

# **THE EFFECT OF INTERNET BANKING SERVICE'S (ORO CLICK) QUALITY ON CUSTOMER SATISFACTION: IN THE CASE OF OROMIA BANK**



## **St. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES MASTER OF MARKETING MANAGEMENT PROGRAM**

**By**

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**December, 2022**

**Addis Ababa, Ethiopia**

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**Advisor: Asst. Prof. Zemenu Aynadis**

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## CERTIFICATION

This is to certify that Mrs Ambaye Workineh has properly completed her research work entitled “*The Effect of Internet Banking Service’s (Oro Click) Quality on Customer Satisfaction: in The Case of Oromia Bank*” with my guidance through the time. In my recommendation, her task is appropriate to be submitted as a partial fulfilment requirement for the award of Degree in Master of Marketing.

Research Advisor

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Signature and Date

## DECLARATION

I, Ambaye Workineh, the undersigned person declare that the thesis entitled “*The Effect of Internet Banking Service’s (Oro Click) Quality on Customer Satisfaction: in The Case of Oromia Bank*” is my original and submitted for the award of Master of art Degree in **Marketing Management**, St. Mary University at Addis Ababa and it hasn’t been presented for the award of any other degree. Under this study, fellowship of other similar titles of any other university or institution of all sources of material used for the study has been appropriately acknowledged and notice.

Ambaye Workineh

Candidate

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Signature

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Date

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## **LIST OF ACRIMONY**

<b>ANOVA</b>	Analysis of Variance
<b>ATM</b>	Automated Teller's Machine
<b>IT</b>	Information Technology
<b>ITC</b>	Information Technology and Communication
<b>OB</b>	Oromia Bank S.C.
<b>POS</b>	Point of Sales terminal
<b>SERVQUAL</b>	Service Quality
<b>SMS</b>	Short Message Services
<b>SO</b>	Site Organization
<b>SPSS</b>	Statistical Package for the Social Sciences

## ABSTRACT

*The purpose of this study was to investigate the impact of the internet banking service (Oro Click) and its quality on customer satisfaction in Oromia Bank's selected branches. Based on the general objective of the research, this study applied descriptive and explanatory research designs. This study's target population was stratified individuals; a sample of 384 respondents was established, but only 311 responded completely. This study mainly used a survey questionnaire that was created using a Likert scale and was based on previous research. Questionnaires were self-administered and were dropped and picked up immediately after respondents were done filling them out. The collected data was then presented using tables and figures. The survey result was analyzed with the help of SPSS, and the major statistics used for the study were descriptive statistics like mean and standard deviation as well as inferential statistics such as correlation matrices and multivariate regression analysis. The hypothesis testing was done through ANOVA. The findings indicate that there are positive and significant relationships among service quality dimensions such as organization, user-friendliness and efficiency, availability and convenience, and customer satisfaction. In consequence, this study concluded that site organization, user friendliness, efficiency, availability, and convenience will increase customer satisfaction. Accordingly, this study suggests that banks should follow technology and customer-based relationship marketing systems.*

*Keywords: Banking, Customer satisfaction, Internet Banking Service, Service Quality*

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background of the Study**

Technology has a major impact on service companies in general, and the financial services sector is no exception. Application of ICT concepts, techniques, policies, and implementation strategies to banking services has become a subject of primary importance and concern for all banks and indeed a prerequisite for the domestic and global competitiveness of the banking industry. As a result of these technological advances, the business environment in the financial sector is extremely dynamic and experiencing rapid changes, requiring banks to serve their customers electronically (Hammoud, Bizri, and El Baba, 2018). The introduction of electronic business (e-business), one of the information technology (IT) applications, has changed the traditional way of conducting business transactions in many organizations, and as such, a growing number of organizations launch new internet-based business lines to improve their businesses (Syed and Amna, 2020).

These days, almost all banks are adopting e-banking, particularly internet banking services, as a means of enhancing the quality of their banking services. They provide electronic banking, mainly over the internet, to their customers to increase customer satisfaction with banking services. Organizations in the banking industry have also launched an IT application known as electronic banking (e-banking, including internet or mobile banking) in order to meet the growing demands of their customers and to also meet the growing trend of technological advancement in recent years (Keskar, Pandey, and Patwardhan, 2020). Nushrat (2019) defines electronic banking as an "internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments."

Through Internet banking, customers can have access to various banking activities from anywhere at any time, and at a much lower handling cost. Consequently, Internet banking, unlike conventional banking, lets clients interact with the website rather than a representative, making

the banking system more cost-effective and helping to build healthier relationships with the clients (Nushrat, 2018). Syed and Amna (2020) discovered that specific internet banking has a positive and significant influence on customer satisfaction. However, various studies preferred to apply techniques of technology-based service delivery such as ATM, mobile banking, internet banking, and SMS as e-banking service quality (Worku, Tilahun, and Tafa, 2016), while others like Nushrat (2019) applied five dimensions, i.e., tangibility, reliability, responsiveness, assurance, and empathy, to measure service quality. "SERVQUAL" Parasuraman et al. (1988). However, Hammoud et al. (2018) asserted that the demand and desires of customers for banking services are increasing, and they want to make use of them anywhere, at any time, without any cost-effective time or place constraints. They suggested that effective measurement of service quality can be very useful in the allocation of resources, and determinants such as personal needs, site organization, user-friendliness, and efficiency are found to be essential in the determination of Internet service quality in the banking sector.

In Ethiopia, Internet banking is considered to be in its early stages (Worku et al., 2016). The National Bank of Ethiopia has control over 18 banks categorized as private sector banks, public commercial sector banks, and development banks. Out of these 18 banks (excluding recently established banks), all banks have incorporated Internet banking, which has a great volume share of total Internet banking transactions in Ethiopia. According to the Oromia Bank Annual Report, Review for the quarter ended October-December 2021, there were over a million transactions with over one million Internet banking users. This indicates a volume growth of 5.7% as compared to that of last year. It enables its customers to access their accounts and perform transactions online from any browser on the internet. The Oromia Bank is one of the commercial banks in Ethiopia. Currently under seven districts, it has more than 300 branches all across Ethiopia, all connected by the core banking system. The Bank is now one of the most influential and popular private banks in Ethiopia and is also known for pioneering interest-free banking services (Oromia Bank, 2021). Internet banking can improve a bank's efficiency and competitiveness so that existing and potential customers can benefit from a greater degree of convenience in affecting transactions. This increased level of convenience offered by the bank,

when combined with new services, can expand the bank's target customers beyond those in traditional markets (Keskar et al., 2020). This study was conducted in four selected areas in Addis Ababa and on soundings or branches. It focuses on the effect of the quality of the internet banking service on customer satisfaction.

## **1.2 Background of the Organization**

Since the establishment of Oromia Bank on September 18, 2008, when OB obtained a banking business license, this bank has drawn on our financial strength to serve customers. It also recognizes that this past year has fundamentally changed banking by accelerating the shift to digital products and services. It is positioned well for this future, having launched new tools—like our Oroclick and Mobile Banking apps—to complement our 300 branch footprint. Oromia Bank S.C. (OB) was established in accordance with the pertinent laws, regulations, and the 1960 Commercial Code of Ethiopia, by the Monetary and Banking Proclamation No. 83/1994, and by the Licensing and Supervision of Banking Proclamation No. 592/2008. Through the years, our presence has grown tremendously. After opening the first Bole branch on October 25, 2008, in Addis Ababa (Africa Avenue), it continued to expand by establishing over 300 branches across the nation (Oromia Bank, 2022).

## **1.3 Statement of the Problem**

A bank may be faced with different levels of risks and expectations arising from electronic banking as opposed to traditional banking. Still, banks are facing complications in optimizing their operations, thus associating it with customers' reluctance to embrace Internet banking despite its benefits (Rahi and Ghani, 2019). In Ethiopia, at Oromia Bank, a squeak growth of only 3 percent (ten-year average) has been observed in the implementation of Internet banking, as revealed by an annual report of this bank. But growth, as a company, is more than just bricks and mortar. It's a reflection of its performance and ability to earn the public's trust. Today, it also continues to be recognized as a top-performing bank with paid-up capital of BRL 3 billion (Oromia, 2022). On the other hand, this bank is facing a lot of competition in attracting and



retaining customers, and in order to combat that, they have to provide a high-quality Internet banking service. There are machines out of service, machines out of cash, cards being blocked, frequent breakdowns of ATM service, a lack of sufficient technicians to maintain the breakdowns of ATM machines, network interruptions, and the fact that reversing a transaction and receiving a refund is not possible. Besides, there is a lack of fair distribution of internet banking service in all branches of OB.

Several studies have been done on service quality and customer satisfaction in the banking industry, but only a few have been done on OB. These studies were more interested in technology-based service delivery methods such as ATMs, mobile banking, internet banking, and SMS as e-banking service quality (Worku et al., 2016), as well as others such as Nushrat (2019) and "SERVQUAL" (1988). The result indicates that OB faces various problems, especially regarding quality service, and they recommend in their paper carrying out research in similar areas so as to generalize the issues in OB. Standing on the above problems and e-service quality, which could also be explained as the users' complete assessment and appraisal of the quality of the virtual facility given through cyber businesses, the researcher is interested in investigating and analyzing the effect of internet banking service quality on customer satisfaction. E-banking has brought drastic change to the day-to-day functioning of banking operations. It not only improves their internal functioning and daily routine work, but it also enables them to provide better customer service in a more efficient and effective manner.

## **1.4 Research Questions**

1. What is the magnitude of internet banking service (Oro Click) quality in Oromia Bank in Addis Ababa, Ethiopia?
2. What is the customers' level of satisfaction with the internet banking service (Oro Click) service quality dimensions in Oromia Bank, in Addis Ababa, Ethiopia?
3. Which internet banking service (Oro Click) quality dimension in terms of site organization, user-friendliness and efficiency, availability and convenience dominantly and significantly affects customer satisfaction in Oromia Bank?

## **1.5 Research Objective**

### **1.5.1 General Objective**

The general objective of the study is

- To examine the effect of internet banking service (Oro Click) service Quality on customers' satisfaction in Oromia Bank with particular selected branches.

### **1.5.2 Specific objectives**

- To assess the magnitude of internet banking service (Oro Click) quality in Oromia Bank in Addis Ababa, Ethiopia
- To examine the customers' level of satisfaction with the internet banking service (Oro Click) service quality dimensions in Oromia Bank, in Addis Ababa, Ethiopia?
- To investigate how internet banking service (Oro Click) service quality dimension in terms of site organization, user-friendliness and efficiency, availability and convenience dominantly and significantly affects customer satisfaction in Oromia Bank

## **1.6 Significance of the Study**

Besides its academic significance to the researcher, this research has several implications for various stockholders. First, the study will be useful for Oromian banks in order to see the effect of internet banking service quality on customers' satisfaction. Second, it helps in understanding what attitude customers have towards internet banking services, what actions the banks should take to benefit from the opportunities, and how to overcome the challenges. The output of the study suggests mechanisms to improve the performance of the banks in satisfying their customers. It provides relevant information to the decision-makers of the bank with regard to the strengths and improvement areas of the existing practices in satisfying all categories' customers and achieving its objective.

The third study can be used as a resource for other researchers who want to conduct additional research in this or related areas, as well as reading material for anyone who is interested. This study assists banking marketers at various levels of their respective service-giving organizations in understanding the exact effect of internet banking service quality on customer satisfactions and thus using it as an input in decision-making to alleviate or minimize quality service problems. This study provides empirical support for marketing and management strategic decisions in a number of critical areas of their operation.

The study helps private commercial financial institutions and similar organizations see their strengths and weaknesses in service delivery and customer satisfaction. Furthermore, this research helps private and public sector organizations take corrective action, makes decisions by identifying which dimensions to prioritize, and improves the organization's service quality. Last but not least, this research alerts bankers to tomorrow's problems today in order to get the intended customer satisfaction.

## **1.7 Scope and Limitation of the Study**

### **1.7.1 Scope (Delimitation) of the Study**

The study made a concerted effort to assess the quality of internet banking service delivery and customer satisfaction with private commercial banking services. It mainly focuses in particular on the cutting-edge developments in technology-based financial service delivery. It is corresponding to the growing interest in the quality of technology-based banking services and factors affecting their adoption and use. Therefore, the conceptual model in this study is successively applied to a particular offline and online service in financial banking services. The study is limited to service delivery quality and brand equity, including site organization, user friendliness and efficiency, availability and convenience, as well as private commercial banking customer satisfaction.

The study employed a descriptive and explanatory survey design, and in the course of researching, mainly primary data was employed. With regard to the secondary sources, various

publications, books, and journal articles regarding the subject matter were included. The population of the study were customers of the selected company. To achieve the research objectives, a well-designed five-point Likert scale questionnaire and interview checklist and close-ended questions were used to gather data from sample respondents. The study was conducted in the main office of the selected organization. This study is geographically limited because it only focuses on the private sector in Addis Abeba. The study was successfully conducted from June to October 2022. The research was carried out at Oromia Bank branches in Addis Abeba. The study was restricted to a specific area, which is Addis Ababa and four selected branches, as opposed to the entire network of Oromia Bank branches all across the country.

### **1.7.2 Limitations of the Study**

Even though this research provides fruitful insights, it faces some constraints as well. The study's primary limitation is that it only considered the customer perspective of one e-banking service, specifically internet banking, and did not consider the perspective of all bankers and employees on technology. Second, it did not include bank customers who do not use the current e-banking, which would help to compare the attitude of e-banking users and non-users towards e-banking. The third most readily available set of data from previous research did not explain the particular context of the area in our country. The data was collected from the customers of oromia bank who use internet banking services (Oro click), showing similar lifestyles and more or less similar preferences. However, people belonging to different backgrounds, geographic regions, and demographics might exhibit variant stances and viewpoints towards Internet banking services.

### **1.8 Organization of the Study**

The study is organized into five chapters. The first chapter deals with the background of the study, statements of the problem, objective of the study, research questions, scope and significance of the study, limitations of the study, and organization of the research. The second chapter presents previous related research done on e-banking, service quality, and customer satisfaction that is done both in the country and outside the country (empirical study) and the theoretical background of issues related to e-banking. The third chapter explains the types and

sources of data that are used for the study, sampling techniques that are used to determine the sample size, and methods of statistical data analysis tools and collection. The fourth chapter deals with the presentation of data analysis. Finally, chapter five presents the conclusions and recommendations of the study.

## **CHAPTER TWO**

### **RELATED LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents a review of past literature to clarify the various terms used in this study that constitute the variables that are tested. Firstly, it looks into the term "internet banking service quality" and its characteristics, followed by dimensions of service quality. Then, the definition and explanation of the concepts of customer satisfaction as the mediating and ultimate dependent variables of the study are discussed in detail. Finally, citations of past research concerning the relationship between internet banking service quality and customer satisfaction

#### **2.2 Theoretical Literature Review**

##### **2.2.1 Theory of Service Quality (SERVQUAL Model)**

In the existing business environment the concept of quality is becoming the primary goal of achieving profits through satisfying customers that is why most banks give intense attention to their service package quality so as to conquer the competitive advantage and market share. It was spelt out that the intangibility of service is typically assumed to make consumers evaluations of quality more difficult than for tangible products. This views based on the natural hesitation of people to evaluate things they cannot touch. The intangibility of services make them much more subjective product. Quality is a matter of how we feel and of our particular taste. This dependence on subjective feelings means that what is perceived as high quality service may differ between individuals (Simon and Thomas, 2016).

Service quality defined as the degree and direction of discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behavior. This definition clearly shows that service quality is what customers'' assess through their expectations and perceptions of a

service experience. Customers' perceptions of service quality result from a comparison of their before-service expectations with their actual service experience. Service quality is based on a comparison between what the customer feels should be offered and what is provided (Nushrat, 2018).

Quality of service is expected perceived to play a significant role in the high involvement industries such as banking services. Banks have traditionally placed a high value on customer relationships with both commercial and retail customers. Also, quality of service has become a valuable tool in the service industry. It is an imperative concept in the service industry and is more significant for financial service providers who have struggle in viewing their customers' product differentiation. Additionally, several studies have been pursuing quality of service, and a number of theories and models have been developed to address this issue and highlight the importance of implementation and different dimensions (Nushrat, 2018).

There are many definitions and measures of service quality, but there is no consensus on a single definition. Quality of service has been defined as a general evaluation done by the customer service (Tsion, 2018), whereas other scholars have defined the customer service as the extent to which services meet customers' needs or expectations. In addition, quality of service is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of the performance of the service. The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general prospects of how firms in that industry should perform (Kajuju, 2016). More precisely, in order to develop a marketing strategy, services-marketing individuals, particularly bank marketers, need to understand the attributes of the services used by customers in choosing a bank. Five dimensions of SERVQUAL have been explained for the service sector: tangibility, reliability, responsiveness, empathy and security.

The company is perceived to be offering higher service quality if the customer's expectations are meeting or exceeded. Nonetheless, the company is on its way not only to face displeased and hostile customers, which in turn leads to defection to competitors if the expectations of the

customers are not meet,. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation. Expectation is viewed in service quality literature as desires or wants of consumer that is, what they feel a service provider should offer rather than would offer (Khan, Lima. and Mahmud, 2018).

## **2.2.2 The Five Service Quality Dimensions**

Kajuju (2016) cited Parasuraman et al. (1985) who identified ten determinants for measuring service quality which are tangibility, reliability, responsiveness, communication, access, competence, courtesy, credibility, security, and understanding/knowledge of customers. Later these ten dimensions were further purified and developed into five dimensions i.e. tangibility, reliability, responsiveness, assurance and empathy to measure service quality. "SERVQUAL" Parasuraman et al. (1988). SERVQUAL is a concise multiple-item scale with good reliability and validity that researcher can use to better understand the service expectations and perceptions of consumers and, as a result, improve service. SERVQUAL was also selected since it is important when it is used occasionally to track the service quality trends, and when it is used in combination with other forms of service quality instrument (Khan et al., 2018). A brief explanation of these dimensions is given below.

### **2.2.2.1 Tangibles as a SERVQUAL Dimension**

The tangibles are considered as the firms' representatives, physical facilities, materials, and equipment as well as communication materials. It was symbolized Physical environmental conditions that work as a clear evidence of the care and attention paid for the details offered by the service provider. It was also summarized tangibles like the physical confirmation of the service (Tsion, 2018). Those things which have a physical existence and can be seen and touched. In context of service quality, tangibles can be referred to as Information and Communications Technology (ICT) equipment, physical facilities and their appearance (ambience, lighting, air-conditioning, seating arrangement); and lastly but not least, the services providing personnel of the organization (Kajuju, 2016). These tangibles are deployed, in random



integration, by any organization to render services to its customers who in turn assess the quality and usability of these tangibles. More specifically, Parasuraman et al. (1985) defined the tangibility appearance of physical facilities, equipment, personnel, and written materials. However, physical facilities and equipment, physical appearance, understandability of the staff all are the components of tangibles. The physical evidence of front office staff that includes the personality and appearance of personnel, tools, and equipment used to provide the service. Tangibles include attractive facilities, appropriately dressed employees, and well-designed forms that are easy to read and interpret. In context of service quality, tangibles can be referred to as Information and Communications Technology (ICT) equipment, physical facilities and their appearance (ambience, lighting, air-conditioning, seating arrangement); and lastly but not least, the services providing personnel of the organization (Zeweter, 2018).

#### **2.2.2.2 Reliability as a SERVQUAL Dimension**

Reliability is to provide promised, dependable, accurate and consistent services to the customers. Reliability is defined as the correctness of product information provided on the website. It was enlightened that reliability is the site's content to be represented as the promised services. Especially for online website, users can only acquire information about products or service from the websites, therefore, the information provided is important for customers. It was given another point of reliability that it refers to customer perception of the site's reliability such as a confirmation email, and order tracking (Tsion, 2018). However, reliability depends on handling customer service issues, performs the services right the first time; offers services on time, and maintain a record of error-free (Khan and Fasih, 2014). (Parasuraman et al., 1988) defined reliability as the most significant factor in conventional service.

This involves performing the promised service dependably and accurately. It includes doing it right the first time, which is one of the most important service components for customers. Reliability also extends to provide services when promised and maintain error-free records. It was stated reliability as to provide precise and constant benefit or service to the customers. Reliability means the ability of a service provider to provide the committed services truthfully and consistently (Zeweter, 2018).

### **2.2.2.3 Responsiveness as a SERVQUAL Dimension**

Responsiveness is well-defined as the readiness to help customers and provide prompt service. More explicitly, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman et al., 1985). (Khan et al., 2018) defined it as the eagerness to encourage clients and to give provoked benefits. They defined responsiveness as the interests shown in providing speedy service to customers when required. The front office staff is willing to help customers and provide prompt service to customers such as quick service, professionalism in handling and recovering from mistakes. It has been said that today luxury is time. Consequently, service providers' ability to provide services in a timely manner is a critical component of service quality for numerous customers.

Moreover, it is researched that willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). Customers get pleased when banks provide individual attention and the employees are paying attention to problems experienced by customers regarding safety in transaction (Kumar et al., 2009). However, Johnston (1997) defines responsiveness such as speed and timeliness of service delivery. Responsiveness is the speed, prompt customer service, less waiting time and short queuing time. Moreover, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Simon and Thomas, 2016).

### **2.2.2.4 Empathy as a SERVQUAL Dimension**

Empathy is defined as the ability to take care of customer's attention individually in providing service to customers. Empathy refers to the provision of caring and individualized attention to customers including access, communication and understanding the customers (Kajuju, 2016). Additionally, it is researched that understanding customer expectations better than competitors in providing the required customer service at any time without any inconvenience will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). Convenient working hours, individualized attention, better understanding of customer's specific needs, enhanced

communication between management and customers will have a positive outcome on customer satisfaction (Khan et al., 2018). It was stated in their research that the arrangement of bank considering the individualized service to the respective clients. However, (Parasuraman et al., 1985) defined empathy as a care and individual attention to its clients. Bank employees need to recognize their customers by name and providing specific service to the individual customers that shows empathy. It means taking care of the customers by giving attention at individual level to them. It involves giving ears to their problems and effectively addressing their concerns and demands (Kajuju, 2016).

#### **2.2.2.5 Assurance as a SERVQUAL Dimension**

Assurance is well-defined as the knowledge and good manners or courtesy of employees (Zeweter, 2018). Assurance is developed by the level of knowledge and courtesy displayed by the employees in rendering the services and their ability to instill trust and confidence in customer (Khan and Fasih, 2014). Additionally, it is also defined as the ability of employees with the support of the knowledge possessed to inspire trust and confidence will strongly strike the level of customer satisfaction (Parasuraman et al., 1988). In banking services provided to the customer, assurance means providing financial assistance in a polite and friendly manner, ease in accessibility of account details, comfort or convenience inside the bank, a well experienced and professional management team and will have promising consequences on customer satisfaction (Simon and Thomas, 2016). Khan et al., (2018) concludes that the information that the passes with their trust and certainty. In their research stated that it is the level of knowledge and courtesy of employees for providing services and to build confidence in customer. Moreover, skilled employees who treat customers with respect and make consumers feel that they can trust the firm exemplifies assurance. Assurance refers to the knowledge and courtesy of employees and their ability to convey trust and confidence including competence, courtesy, credibility and security. Competence means possession of the required skills and knowledge to perform the services. It involves knowledge and skill of the contact personnel, knowledge and skill of operational support personnel, research capability of the organization. Courtesy involves politeness, respect, consideration, and friendliness of contact personnel. Credibility involves trust

worthiness, believability, honesty; it involves having the customer's best interest at heart. Contributing to credibility is company reputation, personal characteristics of the contact personnel. The degree of hard sell involved in interaction with the customer. And finally, Security refers to the freedom from danger, risk or doubt. It involves physical safety, financial security and confidentiality.

### **2.2.3 Electronic mainly Internet Service Quality (E-service Quality)**

The concept of electronic banking service quality has been defined in many ways by various researchers. Service quality, proliferated from the theory of expectancy disconfirmation, was embraced by earlier researchers according to Syed and Amna (2020) that cited, Parasuraman et al., (1985) and Gronroos (1982, 1984). Furthermore, they raised the model proposed by Mentzer et al. (2001) that could be used for e-service quality assessment since the customers of e-retailing share similar needs as that of logistic customers, which are to have profound information of quality and convenience of orders together with the precision in the result of online dealings. In reality, the consumer and supplier's physical separation significantly impacts the measures used to assess the service's quality (Khan et al., 2018).

At the present time, the demand and desires of customers for banking services are increasing, and they want to make use of them anywhere, at any time, without any cost-effective time or place constraints. Electronic banking services are referred to providing various electronic network to carry out bank transactions such as Internet, mobile, television and telephone (Keskar et al., 2020). Nowadays, this mode of banking is widely disseminated among consumers owing to the enhancement in Internet facilities and through the competition among banks. This gave rise to Internet banking service quality which is defined as customer's perceptions of the outcome of the service along with recovery, perceptions if a problem should occur (Rahi and Ghani, 2019). Electronic banking as the carriage of banks' information and services by banks to customers through different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, telephone or digital television. Electronic banking mainly internet is viewed as an "internet portal, by which

customers can use different kinds of banking services ranging from bill payment to making investments". In fact the use of electronic banking mainly internet banking service as an opportunity for the spreading of financial institutions has revolved into a good tool rather than only an approach to accomplish competitive advantage of preference with the presence of globalization and violent rivalry (Simon and Thomas, 2016).

This study includes the modified model of e-service quality given by Syed and Amna (2020) in which four determinants; site organization, user-friendliness, efficiency, availability and convenience are found to be essential in the determination of Internet service quality in the banking sector and by modified SERVQUAL.

It was also defined electronic payment as a system of payment whereby transaction takes place electronically without the use of cash. Magembe and Shemi (2002) defined electronic banking (e-banking) is nothing but e-business in banking industry. E-banking is a generic term for delivery of banking services and products through electronic channels, such as the telephone, the internet, the cell phone, etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably Uppal and Jantana (2007). Ovia (2001) argues that electronic banking is a product of e-commerce in the field of banking and financial services. In what can be describe as business to consumer domain for balance enquiry request for cheque books recording stop payment instruction balance transfer instruction account opening and other forms of traditional banking service. Banks are also offering payment services on behalf of their customer who shop indifferent e-shops.

#### **2.2.4 Types of E-Banking**

There are many electronic banking delivery channels to provide banking service to customers. Among them ATM, POS, Mobile banking and internet banking are the most widely used and discussed below.

#### **2.2.4.1 Internet Banking**

Internet banking is defined as the acquisition of banking services via the internet. It provides a vast range of potential advantages because of the attainable and user-friendly application of technology (Yiu et al. 2007). It handles banking transactions on the internet via websites (Sarlak 2010). Clients have direct access to the bank's information system from anywhere they have access to the internet. Internet banking provides various online services, such as balance enquiries, ordering checks, instructions for various services (such as balance transfer, opening accounts, perusing account balances), making payments (Argamo 2015), paying bills, transferring cash, saving and investing money (Kajuju 2016), printing statements (Martins et al. 2014), and other information related to accounts (Miranda-Petronella 2009).

Internet banking has numerous benefits, such as faster marketing because of the easier access to customers, simpler launching of new services, a wider propagation of information (Gomez 2011), competitive advantages, attracting and retaining clients, higher revenues, fewer costs (Simpson 2002), a higher potential to economize time (Miranda, 2009), a high capacity of innovation, improved communications, and higher customer satisfaction and loyalty (Thulani et al. 2008). This channel enables consumers to have most of their banking needs met with a minimum of human intermediation (Tan and , 2000). In general, internet banking enables banks to form and maintain an effective relationship with their clients and to lessen operating costs and fixed costs (Mols, 1999). Therefore, according to Anderson et al. (1994), Rust and Zahorik (1993), and DeYoung and Nolle (1996), all the above-mentioned benefits of internet banking can help banks achieve a greater market share.

#### **2.2.4.2 Mobile banking**

Mobile banking is a service provided by financial companies, and it allows customers to benefit by using their mobile phone devices to perform banking transactions such as transferring funds, saving money, and paying bills. Mobile banking is defined as a way of administering financial services via mobile technology. Mobile banking is accessible through short message service

(SMS) technology, wireless application protocol (WAP), and mobile applications. In its initial form, it let customers obtain information about their accounts and transactions via SMS. Thereafter, financial institutions provided a wider diversity of financial services through WAP- and Java-enabled mobile phones. Mobile banking has many benefits. As a case in point, the problem of inaccessibility to physical branches has vanished because of these kinds of practical and frugal services. Furthermore, mobile phones have improved service quality, since customers can accomplish transactions whenever they want. Moreover, mobile banking has a high potential for providing additional banking services and should be further developed by banks (Singanamalla et al., 2019).

#### **2.2.4.3 Automated teller machines (ATMs)**

The other channel of e-banking is the ATM. An ATM is defined as an automated telecommunication device that enables consumers to access banking services without any need for a bank operator. It was deliberated the advantages of ATMs, such as access to various banking operations, fund withdrawals, bill payments, fund deposits, access to statements, and 24–7 banking services. ATMs are also convenient, innovative, safe, and play a role as a value-added service to attract many new clients. ATMs decrease service costs. Consequently, based on DeYoung and Nolle (1996) and ATMs can increase the bank market share. Out-of-branch service accessibility and other physical factors of banking services can lead to an increase in the bank's market share. Moreover, ATM services can be found in every location (Sharma, Sharma & Khan, 2019); thus, developing ATMs can strengthen service accessibility.

#### **2.2.4.4 Point-of-sales (POS) terminals**

One of the most prevalent channels of providing new banking services is the POS terminal, which are an electronic device used for credit and/or debit cards transactions at retail locations, such as shops, restaurants, and hotels. It enables customers to perform banking transactions using their credit or debit cards, 24 h a day (Kajuju, 2016). A POS terminal generally connects to the bank's main server through a telephone line or other types of communication, like wireless

connections, and transfers money from a buyer's account to the merchant's account (Hosseini and Mohammadi 2012). POS terminals are accessible, and they significantly facilitate banking transactions; thus, they can lead to improvement of the bank's market share (Bahrami et al. 2014).

### **2.2.5 Customer Satisfaction in Internet Banking Service**

During the recent years, the development of e-channels has dramatically changed the rules and operation in the banking industry Gunasekaran A, Love PED (1999). Aladwani mentioned that while the industry has moved instantly to deploy and offer new banking services via e-channels for customers and in consequence the internet banking services have boomed promptly Aladawani AM (2001). Today, several financial institutions are endeavoring to emphasize customer-oriented services. For this sake, it is crucial to implement new banking services in order to develop and keep better relationships with customers. Hence building up competitive predominance almost depends on customers' satisfaction with banking service. It is recognized that banks gaining higher customer satisfaction will have a conspicuous marketing ascendancy because the higher customer satisfaction is associated with greater revenues, increased cross-sell rations, higher customer retention and bigger market share Gonzalez ME, Quesada G, Picado F, Eckelman CA (2004).

A study conducted by Athanassopoulous examined the impact of customer satisfaction on customers' behavioral responses Athanassopoulous A, Gounraris S, Sthaakopuoulos V (2001). The findings of the study indicated that when customers assessed customer satisfaction to be high, they either decided to stay with the existing service provider or subdue their negative behavioral intensions. Customer satisfaction is also found to have strong positive association with word-of mouth communication. The research results confirm prior research and indicate that the customer satisfaction dimensions are not industry specific, but also country specific. The authors suggest developing strategies to enhance behavioral responses to customer satisfaction and prohibit negative ones. Such strategies can include meeting customers desired service levels, preventing service problems from occurring, dealing effectively with dissatisfied customers,



solving service problems effectively when they occur and dealing with customer complaints positively.

### **2.2.6 The Relationship between Service Qualities and Customer Satisfaction**

Service quality is a key factor for customer satisfaction. It is an important tool for banks for augmenting their income and market share (Muyeed, 2012). In banking industry, service quality is one of the most important aspects of the premium customer experience. Most organizations monitor their services quality on a regular basis to ensure maximum customer satisfaction and to improve customer retention and loyalty. Customer satisfaction is attained by properly meeting the customer demands and expectations and providing services which are up to the market standards (Gitomer, 1998).

Customer satisfaction and quality service delivery they are interdependent a positive relationship. Service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction". Satisfaction is a post consumption experience which compares perceived quality with expected quality, whereas service quality refers to a global evaluation of a firm's service delivery system (Parasuraman et al 1985). Iacobucci et al. (1995), conclude that the key difference between service quality and customer satisfaction is that quality relates to managerial delivery of the service while satisfaction reflects customers' experiences with that service. They argue that quality improvements that are not based on customer needs will not lead to improved customer satisfaction. Bolton and Drew (1994) pointed out customer satisfaction depends on pre-existing or contemporaneous attitudes about service quality. Some scholar also point out that improved service quality will result in a satisfied customer.

### **2.2.7 Electronic (Internet) Banking Services Quality Dimensions**

Parasuraman, Berry and Zeithaml (1988) categorized service quality into five dimensions namely: reliability, tangibles, responsiveness, assurance, empathy whose descriptions are defined above. The operation of the internet banking service reliability is one aspect that brings up a lot

of outcry from the customers. In some cases the internet banking service are usually offline due to unreliable communications which results in long queues. At times the e-banking run out of cash especially during the month ends when a lot of civil servants customers want to access their accounts slow response by service providers in repairing faulty internet banking service also results in unreliable service. However, the internet banking service in other instances perform to expectations and beyond. In the case of the internet banking service, the dimensions of modified SERVQUAL - service quality can be relayed as follows:

#### **2.2.7.1 Site Organization (Easy to use)**

Site Organization in cyber banking refers to the outlook and functional management of the website to be visited by web based users. The site organization can include web designing, proper and well detailed service description (Syed and Amna, 2020). This is an indispensable characteristic which must be monitored by the banks. It was recently encountered customer dissatisfaction due to technical faults in banking website. It also considered the significance of site organization in their research and further argued that it must be considered as a vital factor to enhance computerized banking quality and to attract customers to this field. it further adopted site organization as an important determinant of their study and further stated that it contributes towards improved contentment and faithfulness of users. Previously studies have been conducted which show positive and significant result between SO and ECS (Keskar et al., 2020).

- ***H<sub>1</sub> - Site Organization has a positive and significant effect on customer satisfaction in Oromia Bank in Addis Ababa, Ethiopia***

#### **2.2.7.2 User-Friendliness**

User's friendliness is essential for a large number of users are elderly people, thus it is necessary to ensure ease of service use. It was stated that Amazon has introduced user friendly plug-ins for the impaired or physically disabled users of its online e-book which has significantly increased its customer satisfaction (Syed and Amna, 2020). Not only can such a strategy favour the consumer but it can also help to achieve a competitive advantage. Furthermore, according to

ANZ introduced a new USB feature which claimed to make the cyber-bank website more user-friendly for users. Several users of automated banking are discontented due to lacking of user friendliness (Keskar et al., 2020). For that reason, it is prominent that the feature has a great impact over user fulfilment and faithfulness. User friendliness and customer satisfactions is highly correlated with each other in banking sector found a positive and significant relationship between USFR and ECS (Syed and Amna, 2020).

- ***H<sub>2</sub> - User's friendliness has a positive and significant effect on customer satisfaction in Oromia Bank in Addis Ababa, Ethiopia***

### **2.2.7.3 Efficiency**

Efficiency is also a vital factor in maintaining user truthfulness and ensuring user fulfilment. According to the user require their transaction to be completed through cyber-banking and efficiency means that maximum transactions are completed. The user tends to become happy and faithful to the cyber-bank service when their maximum demands are fulfilled with efficiency. User needs and answers need to be handled efficiently through the website system for the banking (Keskar et al., 2020). Efficient response not only involves a financial institution fax or e-mail address but also demonstrates the website's effectiveness in this study. Website efficiency in digital banking refers to the percentage of concluding banking transactions over terminated banking transactions. The users tend to be more loyal and satisfied when their transactions are completed every time with efficiency (Syed and Amna, 2020).

- ***H<sub>3</sub> - Efficiency has a positive and significant effect on customer satisfaction in Oromia Bank in Addis Ababa, Ethiopia***

### **2.2.7.4 Availability**

Internet banking service availability is recognized as the ability of users to access banking information and services from the web (Kajuju, 2016). Customers can access internet banking services only when the service is available. During consumption, customers experience the

product performance and compare it to their expected product performance level. Satisfaction judgments are then formed based on this comparison. The resulting judgment is labeled positive disconfirmation if the performance is better than expected, negative disconfirmation if it is worse than expected and simple confirmation if it is as expected. In short, customers evaluate product performance by comparing what they expected with what they believe they received. Other studies also reported the relationship between e-banking service availability and customer satisfaction quite differently by stating that satisfaction level of internet banking service users is directly related to the availability (Nushrat, 2018). This presupposes that there exist a positive relationship between internet banking service availability and customer satisfaction.

- ***H<sub>4</sub> – Availability has a positive and significant effect on customer satisfaction in Oromia Bank in Addis Ababa, Ethiopia***

#### **2.2.7.5 Convenience**

Convenience is a dimension of internet banking service that effectively allows customers to access internet banking service services at anytime and anywhere (Rahi and Ghani, 2019). Internet services as other ebanking services deal with customers 24/7 banking services. Internet banking service customers are able to check their account balances, pay bills, apply for loan, trade securities and conduct other financial transactions (Keskar et al., 2020). Satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. Most research confirms that the confirmation or disconfirmation of pre-consumption expectations is the essential determinant of satisfaction. This means that customers have a certain predicted product performance in mind prior to consumption. Customers become satisfied when they are able to perform their banking transactions at any location and any time convenient for them (Nushrat, 2018). Preceding research studies have also empirically recognized a positive relationship between internet banking service convenience and customer satisfaction and also explained convenience as critical dimension of e-banking (Rahi and Ghani, 2019). It is then hypothesized in this study that convenience as a dimension of internet banking service service has a positive impact on customer satisfaction.

- *H<sub>5</sub> - Convenience has a positive and significant effect on customer satisfaction in Oromia Bank in Addis Ababa, Ethiopia*

### **2.2.8 Determinants of Customer Satisfaction**

Customer satisfaction is influenced by specific product or service features, perception of quality, customer's emotional responses, their attributions and their perception. Initially, Product/Service Features on that customer's satisfaction with a product or service is influenced by customer evaluation of product or service feature. Then, Customer Emotion that can also affect their perception of satisfaction with products and services. These emotions can be stable pre-existing emotion (Nushrat, 2018).

On other hand, attribution influence perception of satisfaction when they have been surprised by an outcome, (the service is either much better or much worse than expected), customers tend to look for the reasons their assessments of the reasons can influence their satisfaction by Rahi and Ghani (2019) who cited Zettmal et al., (1985). Customer satisfaction is also influenced by perception of equity and fairness customers ask the service. Have I been treated fairly compared with other customers? Did other customers get better treatment, better prices or better quality service and the like? Notions of fairness are central to customer's perception of satisfaction with products and services. Organizations take different approaches to identifying customer service standards and they vary in detail. Robert-Phelps uses "SPECIAL" as a model to satisfy customers (Speed, Personality, Exceed expectations, Competence and courtesy, Information, Attitude and Long-term relationship) (Nushrat, 2018).

## **2.3 Empirical Literature Reviews (Studies across the Global and Ethiopia)**

Syed and Amna (2020) investigated the service quality dimensions in Internet banking and their impact on e-customer's satisfaction and e-customer's loyalty. This study tries to inspect the structural association between Internet banking service quality, electronic customer satisfaction and electronic customer loyalty based on separate constructs. In this research, quantitative approach is applied. The data is gathered from 500 bank clients in Pakistan by using structured

questionnaires, and the theoretical model is tested by partial least square structured equation modeling (PLS-SEM). Moreover, convergent validity and discriminant validity were assessed. Results show that all the dimensions are found to have a positive and significant influence on customer satisfaction while customer's satisfaction has a significant and positive impact on customer's loyalty. Findings indicate that service quality plays a very important role in every society, as it has become the basis for how customers interpret online banking and, in the end, how it interacts and operates with online services.

Nushrat (2018) tried to investigate the effect of service quality on customer satisfaction both from public and private banks in Tangail city. Service quality of different banks is observed that is provided for their customers. An attempt is made to find out which service quality dimensions may enhance customer satisfaction in a better way. To measure the service quality, an extensive survey of bank clients has been performed with a structured questionnaire. Respondents are chosen from different demographic features. The 200 sample clients were selected from the branches of different public and private banks located in Tangail City. The sample clients were selected randomly at the banks while interviewing. Both descriptive and inferential statistics were used in the analysis. To explore the relationship between service quality and overall customer satisfaction, frequency distribution, descriptive statistics, correlation and regression analysis was performed. From the overall analysis, the most important service quality factor of banks is personal attention to the clients followed by error-free records, safety in transaction, and tangible physical facilities of the bank. A significant correlation between the performance of promises in time and professions of the clients are observed. Perceived service quality factors have significant relationship with the overall service quality of the banks located in Tangail City which indicates that the service quality dimension have strong influence on the overall customer satisfaction. After all, findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction.

Simon and Thomas (2016) examined the effect of internet banking and customer satisfaction among first tier bank in Nairobi Town. The study was hinged on diffusion innovation theory and contrast theory. The study adopted a descriptive survey research design. The target population

was 262511 customers drawn from 5 first tier banks within Nairobi CBD. Stratified sampling technique was used to select a sample size 225 respondents. Primary data was collected using structured questionnaires addressed to the participants. The researcher conducted initial data analysis using descriptive statistical measures. The study also conducted a regression analysis to establish the relationship between the study variables. From the findings, the study concluded that flexibility of internet banking influence customer satisfaction to a great extent. In addition, many customers use internet banking because it is easy to use while personalized internet banking also affects customer satisfaction to a great extent. The study further concludes that usefulness of internet banking and friendliness of internet banking has relatively low effect on customer satisfaction. The study also concludes that convenience of mobile banking affects customer satisfaction to a great. Further, the study concluded that user friendly ATMs, ease of access of ATMs and privacy of ATMs affects customer satisfaction to a great extent. In addition, using ATM cards in supermarket and affordability of ATM charges have moderate effect on customer satisfaction. In relation to point of sale system, the study concludes that, effectiveness of point of sale system affects customer satisfaction to a great extent. Finally, it was clear that mobile banking has the highest effect on Customer satisfaction followed by automated teller machines, then point of sale system while internet banking had the least effect on customer satisfaction. Banking institutions should enhance their internet banking to make it flexible, fast and easy to use. Management of banking institutions should enhance application of mobile banking to increase satisfaction of their customers.

Banks are applied to develop alternative service channels due to technological changes, to fulfill the customer desire, to gain competitive advantage and improve their financial service through innovation products, maximize the profitability, enhance the market share, and achieve the customer loyalty. For example, Tsion (2018) examined the e-banking service and to identify the gap in order to maximize the usage of the service and satisfy the customer and also to attract new customers. The significant of the study is to assess and analyzes the service on customer satisfaction and finds a solution for the identified problems. Findings from this study assisted management of the banks to know the problems associated with its service and to facilitate the

customer with quality service. In the competitive world, its service is used as a strategic tool by the banking sector to attract & retain customers. The research design of this study is descriptive method that used to investigate research objectives and questions. The study uses quantitative and qualitative research approach. Both primary and secondary source of data used. The researcher applies purposive sampling technique to collect the data. The study uses Descriptive statistics to interpret data. Total of 400 questionnaires were distributed to its services users of the 13 grade 3 and 12 grade 4 branches in WAAD. The major finding of the study is customers are getting benefit from ATM, they have face challenge and they are satisfied with the level of ATM service.

Zeweter (2018) assessed the marketing strategy practice of bank of Abyssinia. It describe how the marketing strategies were practiced in the company to achieve its goals aligned with target market, segmentation, positioning and the marketing mix to satisfy customer requirements. The research was carried out through the use of case study design employed by using both mixed approaches. Both primary and secondary data collection instruments were used to collect data. Closed ended questionnaire survey along with interview was used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling technique because no other departments were concerned about marketing strategies and the researcher took all the respondents of marketing staffs as a total population of the study. Data collected was analyzed using IBM statistics SPSS 21 software. Descriptive statistics was used and analyzed using methods of frequency distribution and percentage. The study findings indicate that bank of Abyssinian segments its market based on mainly geographic element, follows targeting strategy of differentiation, and there is good level of perception among consumers, the key factors that considered in setting pricing strategy is product value. Promotional practices are strong on advertising and sales promotion and, weak on other promotional tools.

Worku et al., (2016) presented what impact internet banking has on customer satisfaction in comparing with traditional brick and mortar banking service, its relationship with that of age, occupation and education, its impact on branch visits, the level of customer understanding about



internet banking service and the opportunities and challenges of e-banking. The paper tried to see all the above among 402 properly filled and returned questionnaires of internet banking service customers and interview with four branches of the two commercial banks which have started internet banking service in Gondar city when this study was conducted. The study used tables, percentages, chi-square independency test to see the relationship between demographic characteristics and e-banking, independency t-test to see the visits of branches before and after e-banking by customers is significant or not and regression analysis test has been conducted to explain the variables which determine customers' satisfaction in e-banking. The results of the study implied that majority of users of internet banking service are the young, the educated, salaried and students, business men and women are not actively using the service of internet banking service and there is also a relationship between internet banking service and demographic characteristics, e-banking currently provided for saving and current accounts holders only, internet banking service has improved customer satisfaction, reduced frequency of bank hall for banking service, reduced waiting time for customers, there are customers who don't know the fee charged for being internet banking service users, the bank customers' satisfaction increased after being internet banking service users, enabled customers to control their account movements and there is high opportunity to expand internet banking service in the city.

## **2.4 Research Gap**

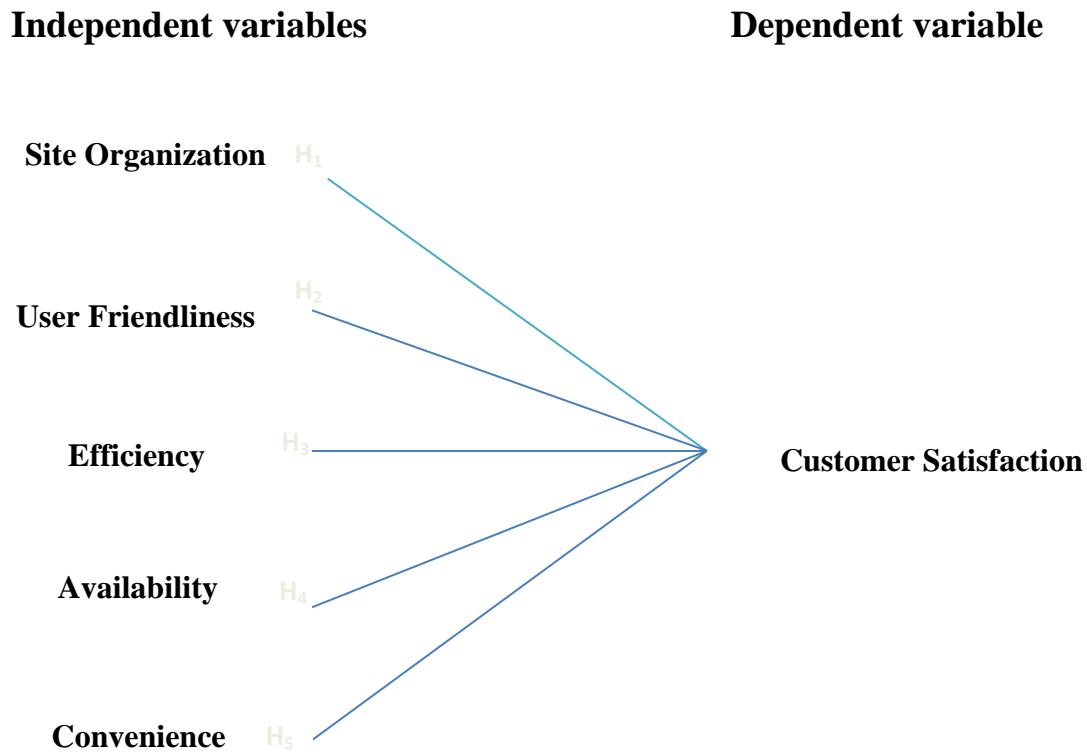
There are several studies regarding the effect of internet banking on customer satisfaction. These studies have been varied by their study places (location), years of studies, and conceptual understanding of internet banking service dimensions and their findings. Tsion (2018), for example, gathered data and concluded that the benefit of ATM service has the highest positive customer perception. However, challenging the ATM service attribute results in the least favourable customer perception. In addition, Zeweter (2018) studied the effect of e-banking on customer satisfaction and found that BOA's staff are capable of implementing the marketing strategy of the company, but not highly capable. The major implementers of the strategy are all employees of the company, and the major challenges to the implementation of the marketing

strategy are communication problems, poor planning, a lack of integration, and a lack of commitment. Further, similar studies by Simon and Thomas (2016) found that mobile service providers in conjunction with banks should develop more friendly, easy-to-use, and efficient applications for bank customers. It is understood that these previous studies focused on SERVQUAL dimensions as well as emphasizing the benefits of ATM service and the challenges that customers face.

There is no doubt that banks should capitalize heavily on technology in order to keep up with global developments and improve service delivery quality. Electronic and telecommunication networks have been widely adopted for delivering a wide range of value-added products and services. However, the integration of customers into internet banking is far from realized. The users tend to be more satisfied when their transactions are completed every time with efficiency, and efficiency is the most important factor (Syed and Amna, 2020). This research suggests a model that ultimately enhances customer dependability towards Internet banking service quality through customer satisfaction in Ethiopia. It involves a modified model of E-SERVQUAL (user friendliness, efficiency of websites, availability, convenience, and site organization), which connects it to customer satisfaction. Consequently, it assisted the internet banking sector in building effective marketing tactics, establishing long-lasting relationships with clients, and acquiring a competitive edge in the market. This research adds considerably to the literature of bank marketing, and it is also fruitful for academicians since it demonstrates the way Internet banking service quality determinants predict the e-satisfaction of clients, which ultimately raises the e-loyalty of clients.

## **2.5 Conceptual Framework of the Study**

The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The study showed the effectiveness of the five service quality dimensions in terms of customer satisfaction in e-banking services. This research suggests a model that ultimately enhances customer dependability towards Internet banking service quality through customer satisfaction in Ethiopia.



**Figure 1 Conceptual Framework of the Study**

Adapted from Syed and Amna (2020).

This conceptual framework involves a modified model of E-SERVQUAL that uses user friendliness, efficiency of websites, availability, convenience, and site organization as independent variables and customer satisfaction as a dependent variable. Syed and Amna (2020) stated that in the context of Internet banking service quality, "e-satisfaction" is users' gratification concerning their previous transaction or dealing experiences with a particular bank. Moreover, service quality and customer satisfaction are supposed to have a robust association. This association is reached because improved quality has a significant impact on user satisfaction. This study is useful for those customers, ranging from ordinary to high-level merchants and managers, who want to grab the internet banking service market. Therefore, this

study has been specifically conducted to consider this phenomenon and seek empirical justification in this regard by considering service quality as the main contributory factor towards customer satisfaction.

## **CHAPTER THREE**

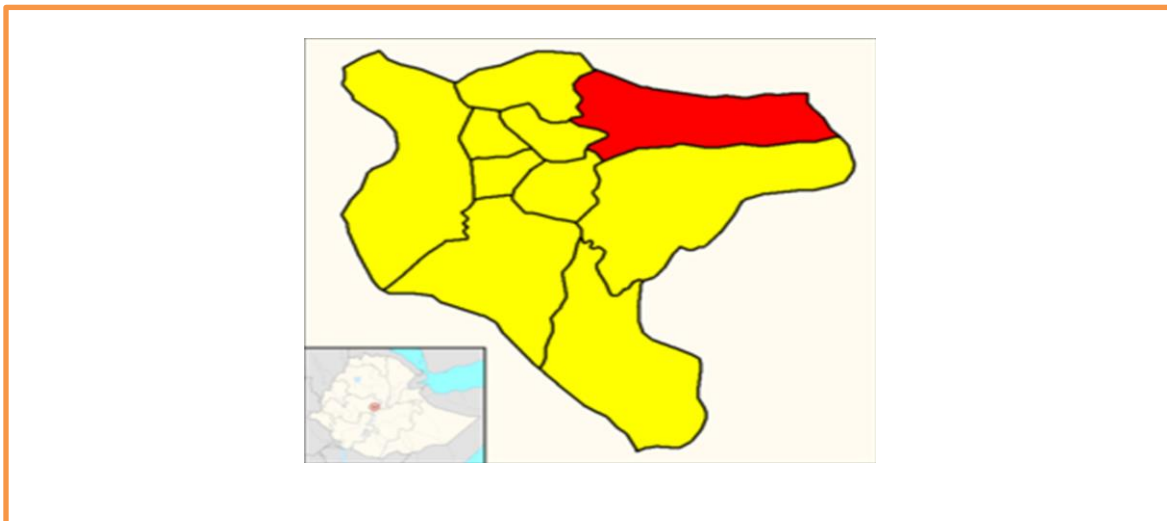
### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the research design, research approach, and methodology. It also presents the data type, sampling design and procedure, data collection procedures, and data analysis techniques.

#### **3.2 Study Area**

This study was conducted in Addis Ababa and surrounding areas in Ethiopia. Addis Ababa, also spelled Addis Ababa, is the capital and largest city of Ethiopia. It is located on a well-watered plateau surrounded by hills and mountains in the geographic center of the country. Addis Ababa is the financial, educational, and administrative center of Ethiopia. It is a unique city in East Africa. The city is located almost in the center of the nation, in the foothills of Mount Entoto, about 2,500 m (8,200 ft) above sea level.



**Figure 2 Map of Study Areas**

### **3.3 Research Approach**

There are three basic research approaches in research: qualitative, quantitative, and mixed when collecting and analysing data, quantitative research deals with numbers and statistics, while qualitative research deals with words and their meanings. Qualitative research is a subjective assessment of a problem and takes the form of an opinion, view, perception, or attitude towards objects. Quantitative research is a means for testing objective theories by examining the relationship among variables. These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures.

A mixed research method is an approach to inquiry that combines or associates both qualitative and quantitative forms. It involves philosophical assumptions, the use of qualitative and quantitative approaches, and the mixing of both approaches in a study. Thus, it is more than simply collecting and analyzing both kinds of data; it also involves the use of both approaches in tandem so that the overall strength of a study is greater than either qualitative or quantitative research. This research was mainly used to conduct the study using both qualitative and quantitative methods.

### **3.4 Research Design**

A research design is simply the framework of the study. From the various types of research designs—descriptive and explanatory—used as the primary research design for this study to the achievement of intended objectives. A descriptive research design was used because the researcher was interested in describing the existing situation under study. (Creswell, 1994) stated that the descriptive method of research is a technique for gathering information about the present-day condition. This research design is a fact-finding study with adequate and accurate findings interpretation. The descriptive statistical results were presented in tables, frequency distributions, and percentages to give a condensed picture of the data.

This was accomplished through summary statistics, which included the means and standard deviations for each variable in this study. Explanatory research design was also used to analyze

the data that was collected from the customers because research design helps identify the relationship between independent and dependent variables. It was also used to gather information about the status of the phenomenon. Based on this, an explanatory survey study was used in the study because it helps study a large number of people and merely explains what people say, think, and do. The purpose of this design is to enable the researcher to determine and explain the characteristics of the variables.

### **3.5 Target Population, Sample Size and Sampling Technique**

#### **3.5.1 Target Population**

The definition of "population" is an identifiable total set of elements of interest being investigated by a researcher. To take a population sample, we must use a formula to figure out what sample size we need to take (Creswell, 2014). Accordingly, the population of this study consisted of 23,500 users of Oro Click from a selected branch of the surveyed bank in Addis Ababa.

#### **3.5.2 Sample Size**

Sample size was computed using single population proportion formula with assumptions of 95% confidence level, 5% margin of error and proportion of 50% for the study area. The formula to find out the sample size (n) of infinite population is

Given as under:

$$n = z^2 \cdot p \cdot q / e^2$$

Where, n= sample size, z= the value of standard variation at a given confidence level and to be worked out from table showing area under normal curve. p= sample proportion (50%); q= 1-p (50%) and e = given acceptable error.

$$\begin{aligned} n &= (1.96)^2 (0.50) (0.50) / (0.05)^2 \\ &= 384 \end{aligned}$$

To get sample proportion the researcher uses the following formula:

$$nh = (Nh / N) * n$$

Where; nh is the sample size for stratum h i.e. respective banks; Nh the population size for stratum h i.e. respective banks; N is the total population size; n is the total sample size. The following table depicts the proportion of the sample size for each Branch;

**Table 1 Sample Size Determination**

<b>Branch</b>	<b>Target population</b>	<b>Proportion</b>	<b>Sample size</b>
Gelan Adama Road areas	5883	0.01634043	96
Kotebe Tafo areas	5084	0.01634043	83
Akaki Branch	6521	0.01634043	107
Sebeta Furi Alemgena areas	6012	0.01634043	98
<b>Total</b>	<b>23,500</b>		<b>384</b>

Source: Survey result, 2022

### **3.5.3 Sampling Technique**

#### **3.5.3.1 For Customers Survey**

The sampling selection technique for this study was the probability sampling. The selection of the four branches was selected based on proximity for data collection, and the willingness of branch managers to cooperate for data collection by liaising with customers at the counter. Accordingly, a total of 384 respondents was drawn using random sampling method based on their willingness in filling the questionnaire. The population of this study comprised of all users of Oro Click in the selected branches and the researcher used random sampling to identify the customers of the studied private commercial bank in Ethiopia. Therefore, the researcher targeted to consider selected branches based on their performance (to saving amount per year). It is possible to collect data from the entire population to make the study manageable and because of



resource constraint; the study did not be able to undertake census survey instead used sample survey.

### **3.5.3.2 For Interview and Branches**

Non-probability sampling technique in which some units of population have zero chances of selection or where the probability of selection cannot be accurately determined rather samples are selected based on certain non-probability criteria. Therefore, this research used a non-probabilistic sampling technique. Among the non-probabilistic sampling methods, purposive sampling technique was preferable because it is extremely time and cost effective when comparing to other sampling method and also enables the researcher to squeeze a lot of information out of the data they have collected. This allows the researcher to describe the major impact their findings have on the population. Due to financial constraints, Addis Ababa was convenience and selected for collecting data. Oromia Bank is divided by seven districts; the researcher selected some branches in Addis Ababa and surrounding branches in Addis Ababa that carry out the internet banking and are customers who uses e- banking service at those branches.

## **3.6 Data Type, Sources and Data Collection Instrument**

### **3.6.1 Types and Sources of Data**

Basically there are two types of source of data. The sources of the primary data for this study were Oro Click customers from the selected branches of Oromia Bank and the branch managers of the four selected branches. To gather primary data structurally designed questionnaires was prepared in English and interpreted to Amharic before they obtained to distribute. The questionnaires had four parts: The first part of the questionnaire was about the personal information of respondents. The second section was designed to measure the customers' perception about the bank service delivery system. The third part of the questioner was about service quality and the last part was about customer satisfaction. In addition to the questionnaire Secondary data are used (available literatures, journals, reports and documents).

## **3.6.2 Data Collection Instrument**

### **3.6.2.1 Questionnaire**

A self-administered, structured questionnaire was used to gather data from respondents to the study. The permission would allow their premises to be used for this study. Each respondent to the study would be able to fill the questionnaire after a brief introduction and objective of the study was explained. The research questionnaires would be distributed in front of the four branches during business hours while customers get in the bank hall. And then the questionnaire immediately was returned after they fill the appropriate choice of their respect. The questionnaire was adapted from Rahiand Ghani (2019) on expectation confirmation theory and self-determination theory in internet banking continuance intention and Simon and Thomas (2016) who studied the effect of electronic banking on customer satisfaction in selected commercial banks, Kenya.

### **3.6.2.2 Interview Checklist**

Further, the study employed structured interview with ten (10) banking experts, customers, IT technicians and supervisors from the surveyed organization. This study prepared an interview checklist that was attached at the end of the study or Appendix II.

## **3.6.3 Data Collection Procedure**

The researcher first was required permission from the Branch Manager of all the four (4) selected bank branches that it used for the study. This bank management was contacted to permit the research to carry out the study within the organization. The researcher administered the questionnaires himself and gave the respondents two weeks for filling in the questionnaires. The researcher also made a visit to the respondents to remind them on the importance of filling the questionnaires so as to ensure high response rate.

### 3.7 Data Analysis Method

The statistical package for social science (SPSS) was used for analysis of variable under investigation the data is then summarizing in to frequency tables and figures. The descriptive statistical results were presented by tables, frequency distributions and percentages to give a condensed picture of the data. This was achieved through summary statistics, which includes the means, standard deviations values which are computed for each variable in this study.

In this study Pearson's correlation coefficient was used to determine the relationships between internet banking service quality five dimensions and customer satisfaction. Regression model specification; multiple regression analysis was used to investigate the effect of service quality dimensions on customer satisfaction. The equation of multiple regressions on this study is generally built around two sets of variable, namely dependent variables (customer satisfaction) and independent variables (site organization, user-friendliness, efficiency, availability and convenience). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables. Regress customer satisfaction on the service quality dimensions

$$Y_i = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Where

- Y is the dependent variable- customer satisfaction
- X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>, X<sub>5</sub>, and X<sub>6</sub> are the explanatory variables (or the regressors)
  - ✓ X<sub>2</sub> = Site Organization
  - ✓ X<sub>3</sub> = User-Friendliness
  - ✓ X<sub>4</sub> = Efficiency
  - ✓ X<sub>5</sub> = Availability
  - ✓ X<sub>6</sub> = Convenience

- $\beta_1$  is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero.
- $\beta_2, \beta_3, \beta_4, \beta_5$ , and  $\beta_6$  refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

ANOVA (Analysis of Variances): ANOVA means analysis of variances. The one-way ANOVA procedure produces a one-way analysis of variance for quantitative dependent variable by a single factor independent variable. ANOVA test compares the means for the different variable. In addition to determining that differences exist among the means, one way ANOVA can also be used to calculate which means differ. The one way analysis of variance was used to determine the effects of service quality dimensions (Reliability, Responsiveness, Assurance, Empathy and Tangibility) have on customers.

### **3.8 Reliability and Validity**

#### **3.8.1 Validity**

Validity as would be used in research refers to the degree to which how far the outcome of a study accurately reflects the variable which is being measured or which the researcher is attempting to measure. It is defined as: “The ability of a scale or measuring instrument to measure what is intended to be measured”. Validity is therefore concerned with the success rate at which the study measure what the research sets out to measure. There are various types of validity use in research studies but for the purpose of this study the face validity is used. This is because the study should be proven through pre-testing, rewording and re-evaluation of the instrument used (Hardy and Byrman, 2004). In order to evaluate its validity, the questionnaire was provided to a group of experts, including professors and specialists of the field.

### 3.8.2 Reliability

This study employed Cronbach's coefficient alpha to test the reliability of questioner to test the internal consistency and reliability of the multiple item scales.

**Table 2 Reliability Statistics**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>
Site Organization	0.819	5
Efficiency	0.826	4
user-friendly	0.753	5
Availability	0.800	4
Convenience	0.787	4
Customer Satisfaction	0.802	5

#### **Survey Result (2022)**

Cronbach's alpha gives the proportion of the total variation of the scale scores that is not attributable to random error. The study showed to test the variables internal consistency using Cronbach's alpha for all dimensions of service quality to indicate a high level of internal consistency for all items. The same test was also conducted for customer satisfaction. This table shows Cronbach's alpha coefficients for the study were the scores were more than .75 or higher than benchmark of 0.70 of Cronbach's Alpha. These high Cronbach's alpha coefficients indicate that each construct had high internal consistency among the items measuring the constructs or the data collection instrument was reliable.

### 3.9 Ethical Considerations

Since the researcher used data from customers which was collected through questionnaire, permission was obtained from the customers. To maintain the confidentiality of the information provided by the respondents, the respondents would be instructed not to write their names on the questionnaire and would be assured of that the responses would be used only for academic

purpose and keep confidentiality. Brief description of the central objectives or purpose of the study and the potential benefit of the research outcome to respondents and OB was clearly given in the introductory part of the questionnaire so as to motivate them and participate in the study and provide relevant information about the company under study. Finally, respondents were included in the study based on their free will. A text that belongs to other authors would be used in any part of this study would be fully referenced with reference page.

### **3.10 Operational Definition**

#### **Dependent Variables**

In the study one dependent variable was established: Customer satisfaction was considered as a predictor to internet service quality. Responses for all Customer satisfaction questions was made on 1-5 Likert-type scales labelled “Strongly Agree or very satisfied” (5) and “Strongly Disagree or very dissatisfied” (1) at each extreme. Using analyses, the values were turned out into continuous values.

- **Customer Satisfaction** – Customer satisfaction is defined as the consumer’s sense that consumption provides outcomes against a standard of pleasure versus displeasure (Kajuju, 2016)

#### **Independent Variables**

The study has five independent variables: Internet service quality dimensions- site organization, user-friendliness, efficiency, availability and convenience. The variables are measured in terms of the variables enlisted as items in the questionnaire. Responses for all internet service quality, were made on 1-5 Likert-type scales labelled “Strongly Agree or very satisfied” (5) and “Strongly Disagreed or very dissatisfied” (1) at each extreme. Using the analyses, the values were considered as continuous values.

- **Internet Service quality**- service quality is described as a result of the comparison that customers make between their internet service expectations about an internet banking

service and their perception of the way the service has been performed. Service quality was considered a modified dimensions of antecedents based on Parasuraman et al.'s (1988) five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy as well as overall service quality. The measurement included 27 items to measure the five dimensions.

- **Oro Click** – Explore the power of simpler and smarter banking that included multiple banking services (Oromia Bank, 2022).
- **Internet Banking (IB)** - a remote delivery channel for banking service through a secure website operated by the bank using access devices, including personal computers, lap top and other intelligent devices (Rahi and Ghani, 2019).
- **Site Organization (SO)** is associated to service appealing, colors, sections and images can improve internet or electronic banking quality and enhance the overall experience and satisfaction of users (Syed and Amna, 2020).
- **User's friendliness** is indispensable for a large number of users are elderly people, thus it is necessary to ensure ease of service use (Syed and Amna, 2020).
- **Efficiency** helps to keep user honesty and ensuring user fulfilment including creating maximum transactions (transaction productivity) (Kajuju, 2016)
- **Availability** – accessing banking transactions, information and services from the web (Kajuju, 2016)
- **Convenience** is a dimension of internet banking service that effectively allows customers to access internet banking services at anytime and anywhere (Rahi and Ghani, 2019).

### 3.11 Expected Signs

**Table 3 Measurement and Expectation Sign**

Variables	Measurement	Expected Sign
X <sub>2</sub> = Site Organization	Likert Scale	Positive relationship and Positive

		significant effect
X <sub>3</sub> = User-Friendliness	Likert Scale	Positive relationship and Positive significant effect
X <sub>4</sub> = Efficiency	Likert Scale	Positive relationship and Positive significant effect
X <sub>5</sub> = Availability	Likert Scale	Positive relationship and Positive significant effect
X <sub>6</sub> = Convenience	Likert Scale	Positive relationship and Positive significant effect

*Source: Survey result, 2022*



## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.1 Introduction

This chapter presents findings of the study, followed by their interpretations and discussion as compared and contrast to previous studies. It includes the frequency of response rate and respondents profile of customers as well as response analysis by descriptive statistics and qualitative data analysis to answer the research objective.

#### 4.2 Response Rate

The survey questionnaire was administrated by face to face sent out from September – October, 2022, interested participants being given two hours to respond to the initial response. Finally, 311 responses were received. Response rates are discussed in more detail in the below table.

***Table 4 Response Rate***

<b>Branch</b>	<b>Distributed</b>	<b>Returned</b>	<b>Response Rate</b>
Gelan Adama Road areas	96	81	84%
Kotebe Tafo areas	83	65	78%
Akaki Branch	107	87	81%
Sebeta Firo areas	98	78	80%
<b>Total</b>	<b>384</b>	311	81%

Source: Survey result, 2022

Table 4 presents 311 usable questionnaires were returned from the total 384 with the response rate of 81 %. For that reason, it shows 311 respondents appropriately filled and returned the questionnaires in suitable form; and they were used to analysis. It shows that almost 81 % of the total targeted sampled respondents were contributed in the study. In addition, eight interviewees

were conducted over phone based on the prepared interview checklist and the results of their responses are discussed accordingly. Permitting to Hammoud et al., (2018), a response rate of 50% is adequate for a study, 60% is good and 70% and above is excellent. As a result, a response rate of 81 % was appropriate and consistent for the study as shown above table. Consequently, it can be said that the study attained well-thought-of data response rate.

### 4.3 Respondents' Profile

This part of the study presents the study data as indicated in chapter three and this study attempted to present demographic profiles of the respondents, i.e. distribution of respondents in sex, age, and educational, marital status as well as their contact years with surveyed branches of commercial bank. For that reason, their responses are presented in the following table, followed by the implication of the responses.

***Table 5 Demographic Profile of sampled Respondents***

Variables – category		Count	Column N %
Gender of Respondent	Male	182	58.5%
	Female	129	41.5%
Respondent age	Less than 20 years	4	1.3%
	20 to 30 years	98	31.5%
	31 to 40 years	87	28.0%
	41 to 50 years	61	19.6%
	51 to 60 years	47	15.1%
	61 years & above	14	4.5%

Education Level	Below grade 12	18	5.8%
	12th Grade complete	28	9.0%
	Certificate	42	13.5%
	Diploma	120	38.6%
	First Degree	86	27.7%
	Second Degree (Master's Degree)	17	5.5%
	Third Degree (PhD)	0	0.0%
Employment	Government Organization	69	22.2%
	Self-employed	87	28.0%
	Private Organization	63	20.3%
	Not employed	60	19.3%
	Student	32	10.3%

*Source: Survey Result, 2022*

As revealed in the above table, out of 311 the total of customer respondents of this study, 129 in number of the respondents are females and 182 individual respondents are male. The above table shows that the sex characteristic of study sampled bank customers or research participants was also considered. The results indicate that the two genders were satisfactorily represented in the study since there is none which was more than the two-thirds. Though, the statistics show that the male gender could be controlling the bank industry and business sector in developing countries (Syed and Amna, 2020). Consequently, the percentages stipulate an increase in the

number of men customers engaging in banking services activities as per the study. This could be attributed to further benefit educational and capacity support to female customers through various women focused projects.

Permitting to the same table, only 4 (1.3 %) the respondents' age was below 20 years, 236 (78.9 %) of sampled respondents were between 31 to 45 years 'age, 98 (31.5 %) of banking respondents were between 31 to 40 years, 28 % between 31 to 40, 19.6 between 41 to 50 and 15.1 between 51 to 60 as well 4.5 % of them were engaged in this study who aged above 60 years. This displays that the majorities of customer are at their productive ages and mature age. The lowest age of the respondents was 18 years and the highest being 65 years. The findings show an increase in the number of adult and young people engaging in banking activities once they attain the age of 18 years.

Based on the similar table 5 above, 5.8 % of sampled employees or respondents had no formal schooling, primary level education, secondary level schooling and completed diploma 12th grade complete 9.0%, certificate 13.5% and diploma 38.6% but 27.7 % or half of them had first degree education level and 5.5 % of them held master's degree. This shows that the majority of sampled employee of the surveyed organization bank was well-educated. This meant these employees had a good plan to self-education and needed to enhance their capacity

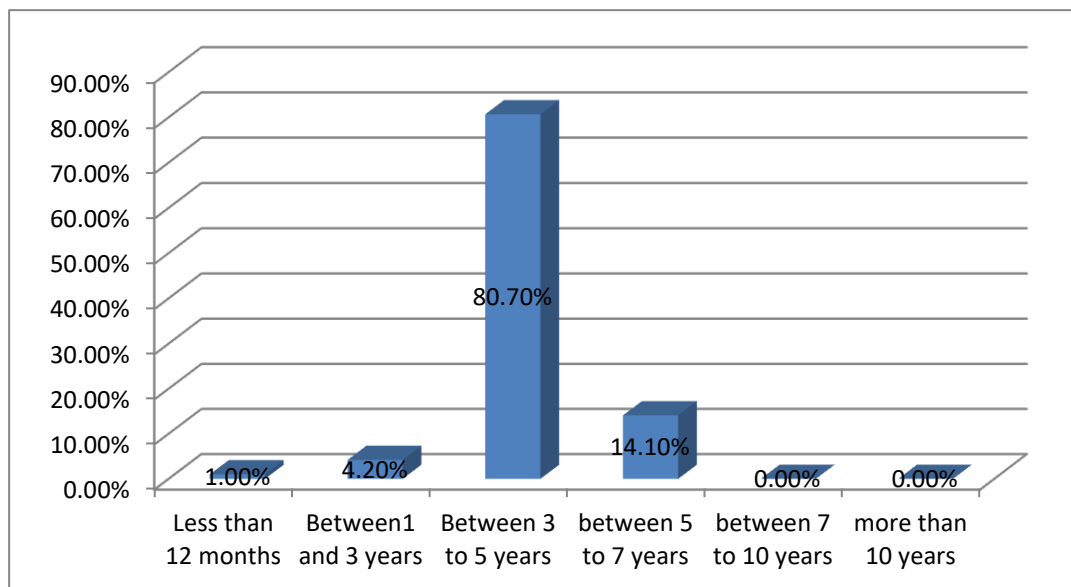
The educational profile of respondents indicates that the majority respondents sampled from customer lie within the educational category of diploma and within the educational category of first degree holders participant in this study. This shows that more than the majority of the respondents participated in this study and the well-educated personnel have been participated in financial transaction or banking system.

The above table displays that sampled respondents have extensive years of contact with the study case bank. Almost nearly 22.2 % of the customers' respondents have known this governmental commercial bank for more than five years. This indicates that the study fortunately included those customers who have extensive experience with private commercial bank get better picture

of the private commercial banks' banking services under study from their experience. The majority of customers who worked for private business or organization workers have not been benefited from salary instead of they obtain commission and other charges payment. Overall, data collected on the respondents was obtained in the areas of gender, age, education, and frequency of bank visits. The purpose of this profile was to obtain a visualization of the bank customers responding to the questionnaire.

#### 4.4 Respondents' Response on Services Profile

This part of the study presents the study data as indicated in chapter three and this study attempted to present respondents perception about the banking services. For that reason, their responses are presented in the following figure, followed by the implication of the responses.

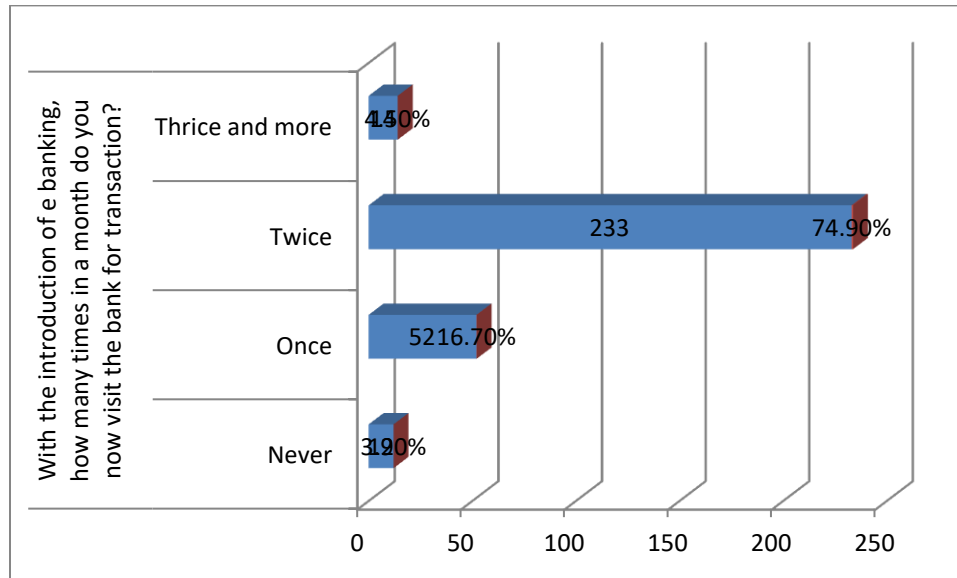


*Source: Survey Result, 2022*

**Figure 3 using Internet banking service (Oro Click)**

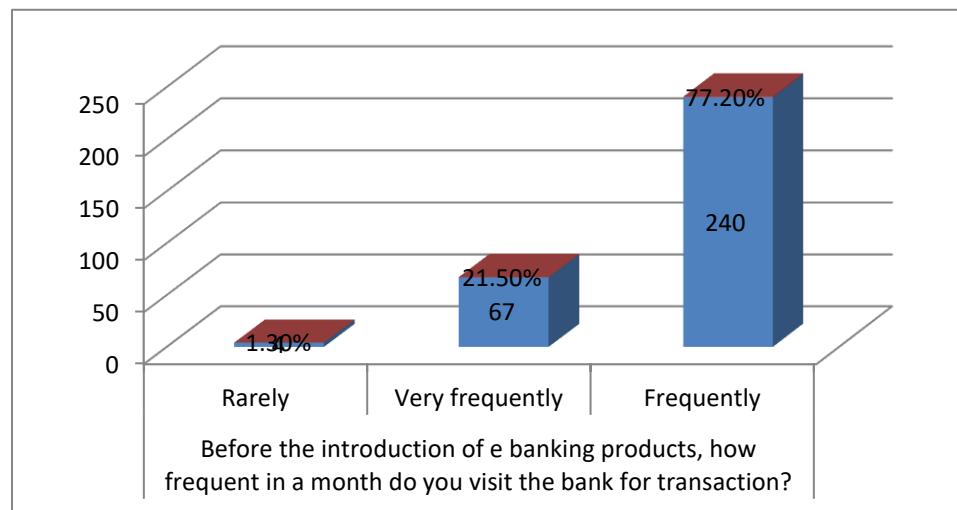
The above figure shows that this study collected data from sampled respondents about internet banking services. They responded to this question as 'How long is it since you have started

using Internet banking service (Oro Click)’. The data shows that 4.2 % between 1 and 3 years, 251 respondents or 80.7% between 3 to 5 years and 44 or 14 % of them between 5 to 7 years.



*Source: Survey Result, 2022*

**Figure 4 Visit the Bank**



*Source: Survey Result, 2022*

**Figure 5 Frequently use of Banking Service**

This shows that the majority of the customer's needs more qualified services from these bank branches. Before the introduction of e banking products, 21.5% of sampled customers' very frequently and 77.2 % frequently visit this bank or frequent in a month do they visit the bank for transaction. This shows different customers may need different location of branch and that may lead to banking customer satisfaction is basically dependent of the composition of age category. This means that the level of location of branch banking customer satisfaction is dependent of age composition. This means different age category have different banking location preferences.

In addition, with the introduction of e banking, 74.9 of them twice visit this bank for transaction at least in a month. The majority of the interviewees indicated that the major customers do not need to wait at each branch counter and they need fast financial transactions and short time banking services. Keskar et al., (2020) stated that the duration of customer with banking branches should be minimal. The findings similar to this study as the results show that female respondents need quick services than male counterparts. This means that there is a difference on the need for swift services at branches. This makes their level of customer satisfaction will be differ. This may lead that female and male have different level of customer satisfaction.

Overall, The above table shows that show these customers were well educated and the age group shows that the majority of respondents sampled from customer lie within the active age group. It shows that most of the respondents are in active and at the age of maturity where they can feel more responsible to appropriately play the roles expected of them with the sense of accountability. This may be related to that this age group may be frequent users and they faced such kind of problem in banking system. Out of the total respondents, the majority of them were satisfied by the services provided by the surveyed bank and respondents were satisfied to the services provided by the surveyed bank.

#### **4.5 Response Analysis (Descriptive Analysis)**

Targeted respondents were asked to express their opinion about security and privacy, relative advantage, information quality, system quality and customer satisfaction and retention in relation

to mobile banking service of private commercial banks. This response analysis presents ratings of respondents' level of agreement for each dimension: Syed and Amna (2020) indicated more than 4.51 as excellent, 3.51- 4.50 very good, 2.51 – 3.50 good or satisfactory and below 2.50 poor.

#### 4.5.1 Site Organization

Site Organization (SO) is related to website aesthetics, colors, sections and images can improve internet or electronic banking quality and enhance the overall experience and satisfaction of users (Syed and Amna, 2020).

**Table 6 Responses on Site Organization (N= 311)**

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
The online banking (Oro Click) is visually appealing.	19	6%	24	8%	51	16%	138	44%	79	25%	3.75
The user interface of the online banking has a well-organized appearance.	12	4%	37	12%	57	18%	132	42%	73	24%	3.70
The internet banking service system of this bank is easy to use.	23	7%	48	15%	64	21%	134	43%	42	14%	3.40
The online banking is comfortable application system.	34	11%	40	13%	70	23%	139	45%	28	9%	3.28
The online banking application is eye-catching.	24	8%	46	15%	65	21%	157	51%	19	6%	3.33
<b>Grand Mean 3.49 and SD.891</b>											

*Source: Survey Result, 2021*



The above table shows the mean score for one of the five dimensions of independent variables called site organization. Sampled respondents indicated their level of satisfaction on each of the seven items and the highest mean (3.49) is scored by electronic system facility. In the same way, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. It shows that the bank's electronic facilities are visually engaging. The online banking (Oro Click) is visually appealing. The user interface of the online banking has a well-organized appearance. The internet banking service (Oro Click) system of this bank is easy to use. The online banking is comfortable application system. The online banking application is eye-catching. One of the interview respondents indicated that

*This system helps to transit money particularly in regional transaction.  
We are interested in this bank system as it is easy for transacting for our family.*

Nushrat (2018) mentioned that how electronic system and its surroundings impacted and related to both customers and employees. One of the bank branch managers stated that

*This shows that there is much effort needs to improve the technology, equipment and train employees. This indicates that from the analysis result of attributes of service quality in terms of tangibility dimensions the surveyed bank system requirements like fast and easy aspect and with better graphic part of the services not meet with the expectation of the customer thus it may depressingly touch its customers' satisfaction.*

This study also provided validation of the system appearance on the consumer's assessment of quality. This indicates that physical appearance might influence the consumer's level of satisfaction. It followed by technology and easy applicable are the main factors which the bank has used. It shows that the bank uses state of the art technology in its banking services. In addition, this shows that the front office of the bank is equipped with banking transaction facilitated better banking system and equipment. This also shows that banks their own technical equipment and covers all related operating or transaction services.

#### 4.5.2 User-Friendliness

User friendliness relates to the personnel's ability to deliver the service in a user sociability and approachability manner. Respondents were requested about bank promise, problem solving mechanisms, error free financial records and others. Respondents' responses were collected and reported below:

**Table 7 Responses on User Friendliness (N= 311)**

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
The website of online banking is user-friendly.	26	8%	35	11%	50	16%	172	55%	28	9%	3.46
Navigation on the website of online banks is easy.	32	10%	35	11%	74	24%	150	48%	20	6%	3.29
The website of online banks launches and runs right away.	9	3%	34	11%	59	19%	157	51%	52	17%	3.67
Pages at the website of online banks do not freeze.	15	5%	25	8%	89	29%	131	42%	51	16%	3.57
I strongly recommend that others.	27	9%	74	24%	89	29%	112	36%	9	3%	3.01
<b>Grand Mean 3.40 and SD 1.001</b>											

*Source: Survey Result, 2021*

The above table shows the mean score for one of the five dimensions of independent variables called reliability. Sampled respondents indicated their level of satisfaction on each of the five items and the highest mean (3.40) is scored by bank undertaking and it was rated as good. Similarly, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. It shows that when the bank

promises a certain service by a certain time, it does so. This indicates that the website of online banking is user-friendly. Navigation on the website of online banks is easy. The system of online banks launches and runs right away. Pages at the website of online banks do not freeze and they strongly recommend that others. As per the majority of interview responses, this could not be rely on performing as per the promises and designated time, just ability to render unfailing and reliable service. Instead, it may also focus on technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This may be generated several prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Rahi and Ghani, 2019). It means that the firm particularly in banking sector, banks performs the service right the first time and the firm honours its promise. It is the ability to perform the promised service dependably and accurately. This dimension is particularly fundamental for services such as banks, buses, building societies, insurance companies, delivery services and trade services, e.g. carpet fitters, plumbers, car repair. Many social media is capable of connecting. It gives links to many sites, sources, and people due to its user friendliness, advertisement or any other reasons (Simon and Thomas, 2016). Social media which fulfils these functions is in the leading position of a different world. Everybody, either traditional or contemporary, uses social media in our day. This usage is the requirement of the information age, but what is found strange is not to benefit from the opportunities of social media but not to benefit them as required. Social media which serves in many fields is an indispensable world for individuals. “When social media is mentioned, such

### **4.5.3 Efficiency**

Efficiency relates to Efficiency is a cost-related advantage and effectiveness is an advantage of customer responsiveness within banking services. This means that efficiency improvements are achieved through best delivery or online service delivery. The value concept is related to efficiency and effectiveness. Value is defined as perception of monetary as well as non-monetary outcome where value creation is a set of direct and indirect relationship functions (Syed and Amna, 2020).

**Table 8 Responses on Efficiency (N= 311)**

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
It is easy to find what I need on the website of online banks.	8	3%	28	9%	34	11%	195	63%	46	15%	3.78
It is easy to get anywhere on the website of online banks.	4	1%	24	8%	24	8%	200	64%	59	19%	3.92
The online banking is operative easily.	17	6%	34	11%	45	15%	164	53%	51	16%	3.64
I can complete a transaction quickly on the website of online banks.	8	3%	26	8%	41	13%	194	62%	42	14%	3.76
Grand Mean 3.77 and SD.891											

*Source: Survey Result, 2021*

The overall grand mean 3.77 was rated as very good. By the same token, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. It shows that this system is easy to find what customers require on the website of online banks. It is easy to get anywhere on the website of online banks and the online banking is operative easily. They sampled customers complete a transaction quickly on the website of online banks. This meant that there is an adequate delivery of the basic level of service, and then peripheral performance leads consumers to evaluate the service encounter as satisfactory. Actually, this bank may be very cautioning negative wordings. Essentially, negative wording in the request for a customer response caused the customer to misinterpret this particular determinant. It can be concluded that this bank has an ability of a company to perform the services accurately. Similarly, Tsion (2018) found similar result on his study on customer satisfaction banking sector. Because of intangibility, the service firm may find it difficult to

understand how consumers perceive their services and evaluate service quality and this may be related to the efficiency of its employees. This bank does not always perform the service right the first time.

#### 4.5.4 Availability

**Table 9 Responses on Availability (N= 311)**

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
The internet banking service (Oro Click) system available 24/7 days.	36	12%	77	25%	64	21%	116	37%	18	6%	3.01
I can effortlessly access the internet banking service of this bank.	28	9%	70	23%	97	31%	106	34%	10	3%	3.00
Internet banking service of this bank can be certainly obtained.	11	4%	44	14%	100	32%	139	45%	17	6%	3.35
Internet banking service system of this bank can be always achieved.	6	2%	70	23%	133	43%	90	29%	12	4%	3.10
<b>Grand Mean 3.12 and SD 0.9994</b>											

*Source: Survey Result, 2021*

The above table illustrates that 3.12 mean score was observed as the lowest mean among the five items presented here. Equally, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. It shows that employees of this bank give customers individual attention. This creates most of the respondents to be somewhat satisfied with regard to banks give customers' individual attention. This banking system or the internet banking service (Oro Click) system is available 24/7 days.

Sampled customers can effortlessly access the internet banking service (Oro Click) system of this bank and internet banking service (Oro Click) system of this bank can be always achieved. Internet banking service (Oro Click) system of this bank can be certainly obtained. This means the bank operates in convenient hours to customers' whilst at the same time they were the most dissatisfied group in respect of considerate their financial transaction needs. This creates employees of this bank could not able to understand customers' specific needs. This shows that the majority of the customers dissatisfied about 'location/distance to bank is convenient to customers'. The most dissatisfied group regarding the employees of this bank who give less customers personal attention. This consequently established that customers did not treat emphatically. This bank somewhat creates an emotional relationship with customer, providing customer a touch of importance for business. This leads to retention and creation of new customer's pool.

#### 4.5.5 Convenience

*Table 10 Responses on Convenience (N= 311)*

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
Due to Oro Click, I feel this bank is near to me.	20	6%	38	12%	69	22%	147	47%	37	12%	3.46
Internet banking service (Oro Click) can be maintained virtually.	23	7%	84	27%	44	14%	131	42%	29	9%	3.19
Internet banking service (Oro Click) helps to transact may finance need virtually.	10	3%	55	18%	55	18%	147	47%	44	14%	3.51
Internet banking service (Oro Click) creates opportunities for my needs.	16	5%	67	22%	71	23%	125	40%	32	10%	3.29
Grand Mean 3.36 and SD 1.001											

*Source: Survey Result, 2021*

The grand mean score was 3.36 that were rated as good. In the same way, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. Similarly, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. Convenience is the main characteristics of online system and its system has a good online connectivity shows the payment transaction and facilitate customer requirements. It is associated to both the number of possible connections and connection times at online system. In addition to other service qualities, assurance has been identified as significant dimension of service quality. It refers to the knowledge and courteousness of the staff and their ability to trust and confidence. Assurance is significant for services that customers perceive as high risk or where they feel doubtful about their ability to measure outcomes.

The above table shows the mean score for the convenience dimension of service quality. Sampled respondents indicated their level of satisfaction on each of the items of assurance dimension of service quality. Due to Oro Click, they somewhat sense this bank is near to them. Internet banking service (Oro Click) can be maintained virtually. In addition, this study found that Internet banking service (Oro Click) helps to transact may finance need virtually and it slightly creates opportunities for my needs. This means that customers do not feel safe in all their transactions at the bank and employees are inconsistently courteous with them in the bank. This means that there are less courteous employees who inspire confidence and trust from their customers establishes assurance. The grand mean was rated as satisfactory. This may be related to the fact that employees spend much of their time on infrastructure shortage, inconsistency of internet system, light or power disconnection or bureaucratic and administrative issues as per the majority of the interviewees' responses.

#### **4.5.6 Level of Satisfaction**

Respondents were asked to rate their opinion about satisfaction level as satisfied with the service quality provided by the bank, revisit and suggest about the bank. Service quality is often notable as a critical precondition and determinant of competitiveness for establishing and sustaining satisfying relationships with customers (Zeweter, 2018).

**Table 11 Responses on Level of Satisfaction (N= 311)**

Variables	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean
	N	%	N	%	N	%	N	%	N	%	
Internet banking service (Oro Click) is simple to use.	9	3%	34	11%	110	35%	131	42%	27	9%	3.43
I am satisfied with overall online bank's products and services.	27	9%	52	17%	111	36%	116	37%	5	2%	3.06
I am generally pleased with this bank's online services or internet banking service (Oro Click).	32	10%	44	14%	90	29%	133	43%	12	4%	3.16
I intend to continue using the online banking or internet banking service (Oro Click).	19	6%	63	20%	79	25%	142	46%	8	3%	3.19
I would like to say positive things about internet banking service (Oro Click) to other people.	14	5%	48	15%	83	27%	156	50%	10	3%	3.32
<b>Grand Mean 3.23 and SD 1.001</b>											

*Source: Survey Result, 2021*

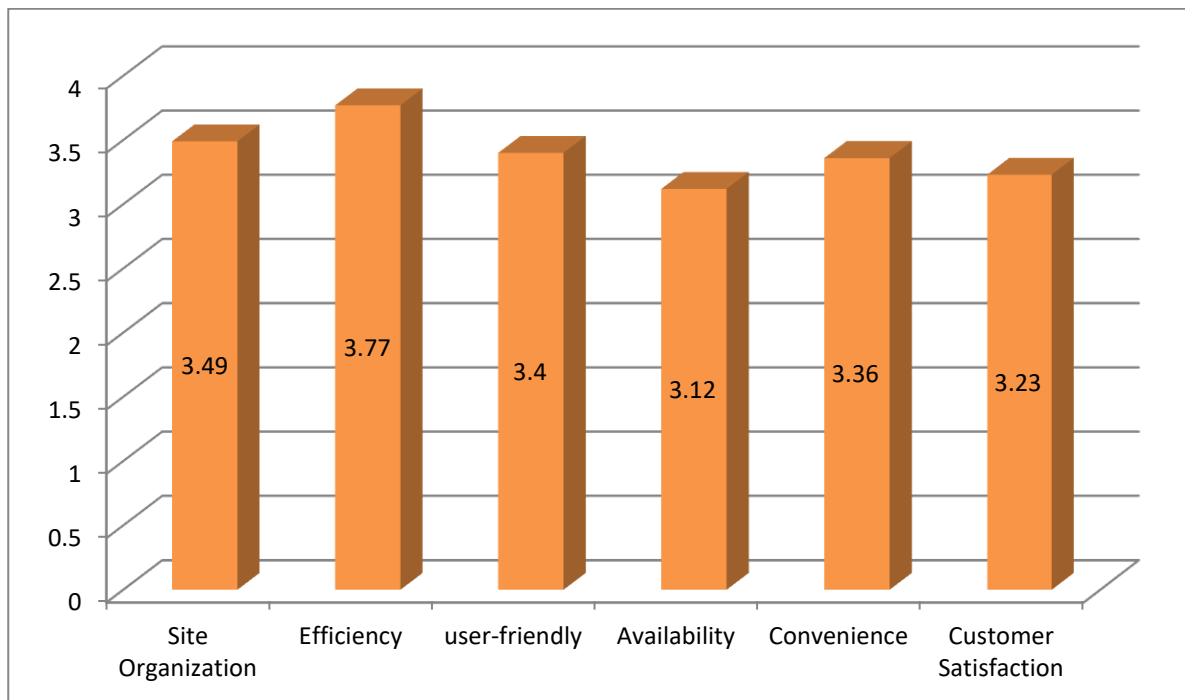


Consequently, the above table states that the gran mean (3.23) was rated as good and the lowest score is related to level of satisfaction. It shows that customers need other factors rather than quality services. Similarly, the standard deviation scores were less than two, which is a small standard deviation and therefore recommends that respondents had similar opinions. The highest mean (3.43) is followed by 3.32 that show that Internet banking service (Oro Click) is simple to use and they would like to say positive things about internet banking service (Oro Click) to other people. It meant that this bank endowed with quick services at branches and it provides friendly services at branches. The lowest mean (3.16) showed that they are somewhat or slightly satisfied with overall online bank's products and services. This meant that there is lack of quick services at branches and dearth of availability of branches at same area. This shows that branches are located randomly instead of satisfying the customers need. This may think that the business development practices of the bank may be weak. Customers keep silent for E-banking presence as it is more related to overall country's level information system and connected infrastructure development.

It may also be related to buying behaviour such as culture, peer group influence, price, and brand experience and brand awareness as per interviewees' recommendations. The result indicates that most of the respondents have at least "Yes" or agree indicating that customers are glad to recommend their bank to their friends. This shows that customers are satisfied with provided banking products and services. It also shows that customers do not as much plan to continue to use the services of their current bank in the next three years. This shows that the bank my loss much of its customers at increasingly rate. The above table shows the mean score for the overall level of satisfactions that included in addition to dimensions of service quality. Sampled respondents indicated their level of satisfaction on each of the items of corporate image of other than service quality. These show that customers considerate that "have been served at this bank increases their self-esteem" this bank brand image is outstanding and gives them a good impression. It shows that customers think that this bank's brand does not help them to better fit in to their social group brand and help them feel acceptable & gave them recognition. This shows

that this bank has been evaluated as moderately creating customer its image on customers when they hear the name of a firm.

#### 4.5.7 Grand Mean



*Source: Survey Result, 2022*

**Figure 6 Grand mean**

The above radar graph shows the mean score of site organization (3.49), efficiency (3.77), user-friendly (3.4), availability (3.12), convenience (3.36) and customer satisfaction (3.23). The mean score has at least 3.50 indicating that the respondents agreed on the five dimensions that help to moderately satisfy customers through efficiency and site organization for a better quality service of banking services. Internet has become widespread and an integral part of our daily life in the information age with social media which has communication and sharing channels. Social media with its functions is an equivalent of a term which facilitates communication and sharing. The individuals take part actively on social media, but also it is possible that they may be suppressed because there is a mutual communication and interaction between the individuals which causes them to be influenced from each other.

## 4.6 Correlation Analysis

This study employed Pearson's correlation coefficient ( $r$ ) which measures the strength and direction of a linear relationship between two variables. Values of Pearson's correlation coefficient are always between -1 and +1. A low correlation coefficient; 0.1-0.29 suggests that the relationship between two items is weak or non-existent. If  $r$  is between 0.3 and 0.69 the relationship is moderate. A high correlation coefficient i.e.  $>0.7$  indicates a strong relationship between variables (Zeweter, 2018).

**Table 12 Result of Pearson Correlation Analysis (N=311)**

		Site	Efficiency	user-friendly	Availability	Convenience	Satisfaction
<b>Site Organization</b>	Pearson Correlation	1	.367**	.414**	.385**	.435**	.528**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	311	311	311	311	311	311
<b>Efficiency</b>	Pearson Correlation	.367**	1	.692**	.609**	.722**	.671**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	311	311	311	311	311	311
<b>user-friendly</b>	Pearson Correlation	.414**	.692**	1	.563**	.634**	.640**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	311	311	311	311	311	311
<b>Availability</b>	Pearson Correlation	.385**	.609**	.563**	1	.637**	.644**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	311	311	311	311	311	311
<b>Convenience</b>	Pearson Correlation	.435**	.722**	.634**	.637**	1	.646**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	311	311	311	311	311	311
<b>Customer Satisfaction</b>	Pearson Correlation	.528**	.671**	.640**	.644**	.646**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	311	311	311	311	311	311

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

*Source: Survey Result, 2021*

The study employed correlation analysis to check the intensity of relation of customer satisfaction with dimensions of service quality and site organization. These dimensions included

site organization, efficiency, user-friendly, availability, and convenience. The study found that five dimensions and customer satisfaction is positively correlated with customers' satisfaction.

A correlation analysis with Pearson's correlation coefficient ( $r$ ) was conducted on the modified and adopted model in the research to explore the relationships between service quality and satisfaction with overall service. Therefore, the correlation analysis illustrates the relation between site organization and customer satisfaction, there is moderately correlated as  $r=0.528$  with statistically significant (*Sig. (2-tailed) = 0.000*). Similarly, Khan et al., (2018) also found that the same result. This may be related to the ability to perform the promised electronic service dependably and accurately. This dimension was viewed as accurate service` for banking, that is; the customer view the services provided reliable or perfect.

In the same way, the correlation analysis illustrate the relation between efficiency and customer satisfaction, and it is moderately correlated as  $r=0.671$  with statistically significant (*Sig. (2-tailed) = 0.000*). Similarly, Simon and Thomas (2016) also found that the same result as SERVQUAL described efficiency, individual attention the firm provides its customers. This dimension was viewed as 'competent system.

Likewise, the correlation analysis illustrate the relation between user friendly and customer satisfaction, and it is moderately correlated as  $r=0.640$  with statistically significant (*Sig. (2-tailed) = 0.000*). In the same way, Worku et al, (2016) also found that the same result as it describes easy system as long with as knowledge and courtesy of employees and their ability to inspire trust and confidence. This dimension was viewed as experienced customers need or they are interested in easy system for their banking transactions.

This study also found that there is a relationship between availability and customer satisfaction and it is moderately correlated as  $r=0.640$  with statistically significant (*Sig. (2-tailed) = 0.000*). Similarly, Khan et al., (2018) also found the same findings and this dimension was viewed as this bank display (positioning) for banking transactions, that is the customer is convenient to move around the branches to get the needed items with regards to the bank display. This is

related to the concern for the customer who regards it as an influence on the service and it was the only service sectors that was a bank from the three service sectors for this study.

In the same way, the correlation analysis illustrate the relation between convenience and customer satisfaction, and it is moderately correlated as  $r=0.646$  with statistically significant (*Sig. (2-tailed) = 0.000*). In the same way, Worku et al, (2016) also found that this fills of services gaps between employees and customers by creating a positive image of the whole company.

## 4.7 Multiple Regression Analysis

### 4.7.1 Assumptions and Diagnostic Test

The test results show that the normality, multicollinearity, autocorrelation and test for average value of the error term were met the assumptions of regression analysis. It includes the data was normally distributed with no multicollinearity and autocorrelation problems.

#### Multicollinearity Test

Problem may arise when two or more predictor variables are correlated. The VIF detects multi collinearity by measuring the degree to which the variance has been inflated. A VIF greater than 10 is thought to signal harmful multi collinearity as suggested by Frost (2017)

Table 13 Summary of Collinearity Statistics

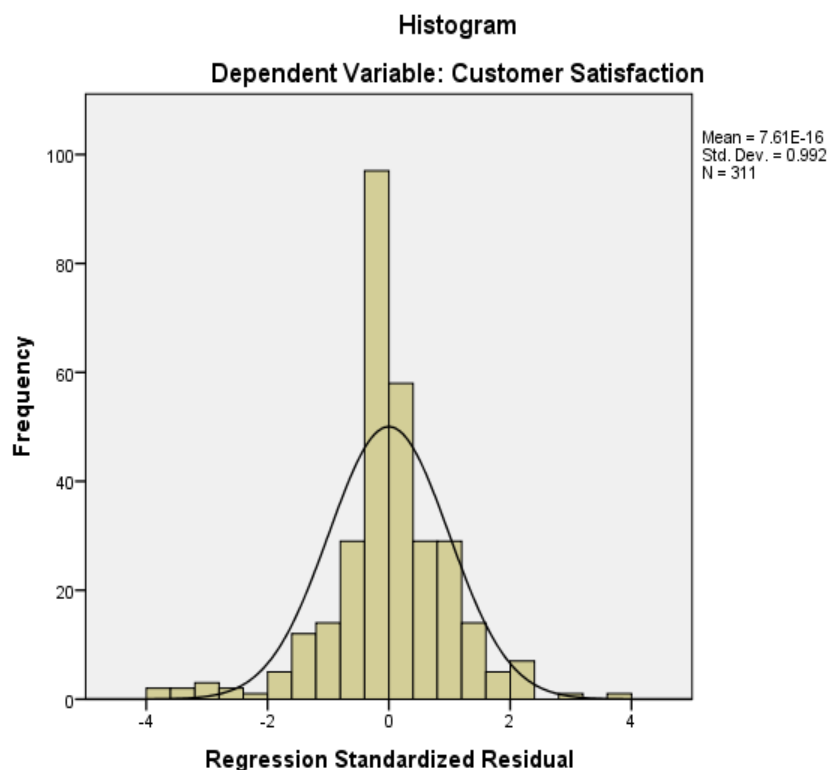
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Site Organization	.769	1.301
Efficiency	.373	2.679
user-friendly	.458	2.186
Availability	.526	1.902
Convenience	.389	2.570

*Source: Survey Result, 2022*

The above table displays Collinearity Statistics shows on that the VIF value all are less than 5 or 10 and no collinearity was observed on this data. The table also presents the result of regression analysis; the result regression analysis is based on dependent variable. The Variance inflation factor (VIF) was checked in all the analysis which is not a cause of concern according to Stephanie (2018) who indicated that a VIF greater than 10 is a cause of concern.

### Normality Test

This study used the descriptive statistic of Kurtosis and Skewness statics calculation and demonstrates that the distribution is normal because Kurtosis and Skewness are in between -2 and +2, thus data is normally distributed and had a reasonable variance to use subsequent analysis.



*Source: Survey Result, 2022*

**Figure 7 Normality test Histogram**

From the finding on the histogram test on normality, the study found that significance in both test were less than 0.05 which leads to the rejection of the null hypothesis that that data on the all variables were not normally distributed this is an indication that data on the variables were normally distributed.

### Test for Autocorrelation

If the observations have a natural sequence in time or space, the lack of independence is called autocorrelation. Assumption that is made of the multiple linear regressions disturbance terms is that the covariance between the error terms over time (or cross-sectional, for that type of data) is zero (Frost, 2017).

**Table 14 Result of Durbin-Watson**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.787 <sup>a</sup>	.619	.613	.675	1.706

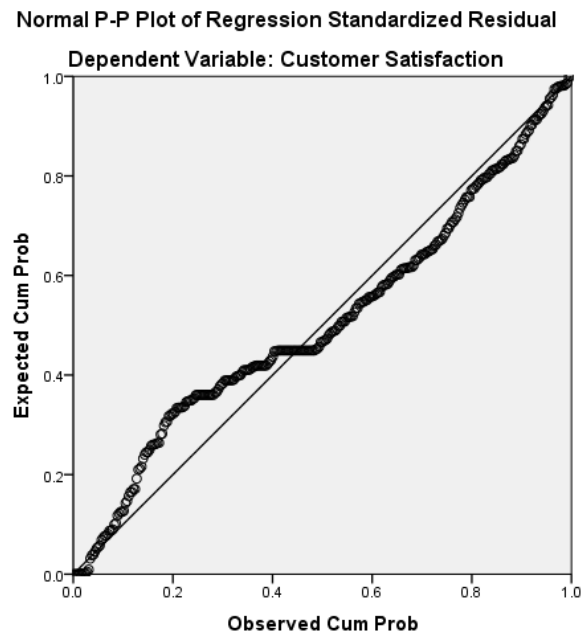
a. Predictors: (Constant), Convenience, Site Organization , Availability, user-friendly, Efficiency

b. Dependent Variable: Customer Satisfaction

*Source: Survey result, 2022*

To test the presence of autocorrelation, the popular Durbin-Watson Test was employed in this study. The Durbin-Watson statistic is 1.706, representing that the residuals are uncorrelated; therefore, the independence assumption is met for this analysis. In addition, it shows the result of test for Autocorrelation that is made of the multiple liner regressions disturbance terms is that the covariance between the error terms over time is zero. To test the presence of autocorrelation, the popular Durbin-Watson Test was employed in this study. In other words, it is assumed that the errors are uncorrelated with one another. A test of this assumption is therefore required.

The residuals (errors) are approximately normally distributed (explain these terms in our enhanced multiple regression guide). The best common methods was used to check this assumption include using a histogram descriptive statistic of all dimensions. Figure shows that the data is normally distributed. Skewness with its type of distribution like positive skew as the right tail is longer; the mass of the distribution is concentrated on the left of the figure. The distribution is said to be right-skewed.



*Source: Survey Result, 2022*

**Figure 8 Normal PP Plot**

The mean value of response variable (Y) is a straight line function of the independent variables, X'. A violation of this assumption may indicate that there is a non-linear relationship between the response and explanatory variables. In consequence, the linear regression model may not be applicable or fitted to the data under consideration. Therefore, the graph below shows that the regression can run.



## 4.7.2 Regression Test Results

**Table 15 Multiple Regression Test Results**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 <sup>a</sup>	.619	.613	.675

a. Predictors: (Constant), Convenience, Site Organization , Availability, user-friendly, Efficiency

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	226.000	5	45.200	99.068	.000 <sup>b</sup>
	Residual	139.156	305	.456		
	Total	365.156	310			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Convenience, Site Organization , Availability, user-friendly, Efficiency

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.293	.156		1.879	.061
	Site Organization	.202	.036	.227	5.627	.000
	Efficiency	.234	.056	.241	4.173	.000
	user-friendly	.171	.052	.173	3.309	.001
	Availability	.225	.045	.242	4.961	.000
	Convenience	.116	.060	.110	1.937	.054

a. Dependent Variable: Customer Satisfaction

*Survey result, 2022*

## **Model Summary**

The above table portrays the result of multiple regression test and its measurement is made by inferring the value of  $R^2$  to explain the magnitude of the effect of the independent variable on the dependent variable. At this time below exemplified are the linear regression of five independent variables and dependent variable. As exposed in the above table, the overall bundle of determinant factors of the six independent variables were 61.9 % ( $R^2 = .619$ ) explained the dependent variable. This suggests that 61.9 % of service quality in depends on the independent variables while the remaining 38.1 % is determined by other unaccounted factors in this study.

## **ANOVA**

As the second table shows the result  $F = 99.068$ , it can be concluded that the combination of determinant factor have positive effect on five independent variable which is statistically significant. Thus, this study rejects the null hypothesis.

## **Multiple Regression Test Results**

The multiple regression was employed to answer the research question that to what extent determinant factors affect or predict the customer satisfactions both independently and jointly. Accordingly, the results of the regression analysis indicated that, all the three determinant factors positively affected or predicted the customer satisfactions. This means that, the three factors together can affect or in customer satisfactions.

The regression equation provides us two unstandardized slopes, both of which are partial statistics. In this regard, OLS unstandardized coefficients can be interpreted as a one unit increase in X is associated with a coefficient sized increase (decrease) in Y. Standardized coefficients are the estimates resulting from an analysis carried out on variables that have been standardized so that their variance is 1. This displays that they are in “standard deviation” terms or units and can be compared to each other. While unstandardized coefficients literally tell us the change in Y for every 1 unit change in X. He also stated that the model summary table reports the strength of the relationship between the dole and the dependent variable.

From this multiple regression table, this study found similar results as there is a positive and significant effect of Site Organization ( $\beta = .202$  and  $.0001$ ) on customer satisfactions. In line with this study, Worku et al., (2016) and Syed and Amna (2020) involved the same results.

This study employed multiple regression table and it found there is a positive and significant effect of efficiency ( $\beta = .234$  and  $.0001$ ) on customer satisfactions. Consistent with this study, Hammoud et al., (2018) said similar results.

From this multiple regression table, this study found similar results as there is a positive and significant effect of user-friendly ( $\beta = .171$  and  $.001$ ) on customer satisfactions. In line with this study, Syed and Amna (2020)) involved the same results.

Using multiple regression table, this study found that there is a positive and significant effect of availability ( $\beta = .225$  and  $.0001$ ) on customer satisfactions. In line with this study, Worku et al., (2016) among the main sector specific largely causes of customer satisfactions.

This study employed multiple regression table and it found there is a positive and significant effect of convenience ( $\beta = .116$  and  $.054$ ) on customer satisfactions. Consistent with this study, Syed and Amna (2020) said similar results.

#### **4.8 Qualitative Analysis**

Quality services and other variables like corporate image are the most significant step in defining and delivering high-quality services. The customers' expectations are resulting from their perception of the ideal care standards or their previous experiences in the use of services. Thus, the majority of interview responses indicated that

- It is not necessary to have a system in banking technology after delivering the services; this bank must monitor how well the customers' expectations have been encountered.
- This bank should monitor design, sincerity of staffs, well-organized environment, and accuracy meets with customer's expectation.

- Most of the customers who used this digital banking system including industries, high level customers, organizations, and others
- These organizations need this technology mainly for pay employees' salary and to check their accounts from abroad
- Most of the customer who are employed in various organizations needs this technology to check their salary. It meant it enables customers to access their account and perform transaction online from any browser through internet.
- This method is efficient and easy to settle mass accounts for example industry workers and other employees
- es need this technology
- It is simple, secure and streamlined for your utmost convenience.
- A secure way to access their accounts, manage payments, check their statements and much more, 24 hours a day.
- Benefits
- Import and export oriented customers, investors and others can easily access to their account(s) from anywhere in the world.
- Online real-time account monitoring facility particularly in case of settlement of and transaction of salaries.
- Convenience of conducting banking transactions from comfort of home/office.
- Guaranteed security for all your online transactions.

## **4.9 Discussions**

### **4.9.1 Site Organization and Customer Satisfaction**

*H<sub>1</sub>: Site Organization has a positive and significant effect on consumer satisfactions in banking industry*

The correlation analysis is used to see if Site Organization has relationship with satisfaction; and it that it has a significant relationship show with satisfaction in banking services. This study also found that there is a relationship between Site Organization and customer satisfaction and it is moderately correlated as  $r=0.525$  with statistically significant (*Sig. (2-tailed) = 0.000*). In addition, to make sure that it actually influence the consumer satisfaction (*Sig, 0.0001*), multiple regression analysis has been conducted. And the result of the regression analysis shows that it has positive and significant effect on consumer satisfaction; therefore, the stated alternative hypothesis is accepted. The finding agrees with results of aforementioned researches conducted in the same area. Nushrat (2018) found the positive association between site organization and customer satisfaction in banking sector. It found that by combining site organization attributes of premium quality in products and services provided by banks, they may create a strong and long-term relationship with their customers. Similarly, Rahi and Ghani (2019) found the same findings and viewed as this bank display (positioning) and convenient to move around the branches to get the needed items with regards to the bank display. Thus, this study concluded that site organization has a positive and significant effect on consumer satisfactions in banking industry

#### **4.9.2 Efficiency and Customer Satisfaction**

***H<sub>2</sub>: Efficiency has a positive and significant effect on consumer satisfactions in banking industry***

This study applied correlation analysis that's used to see if efficiency has relationship with satisfaction; and it that it has a significant relationship show with satisfaction in banking services. Consequently, the correlation analysis illustrates the relation between efficiency and customer satisfaction, there is moderately correlated as  $r=0.671$  with statistically significant (*Sig. (2-tailed) = 0.000*). In addition, to make sure that it actually influence the consumer satisfaction (*Sig, 0.0001*), regression analysis has been conducted. And the result of the regression analysis shows that it has positive and significant effect on consumer satisfaction; therefore, the stated alternative hypothesis is accepted. The finding agrees with results of

aforementioned researches conducted in the same area. Nushrat (2018) found a significant relationship between consistencies of services on the satisfaction level of customers. The potential benefits of the Internet are acknowledged through the highest standards of e-service quality. Virtual users can recognize the potential advantages of the internet through the eservice's outstanding efficiency (Nushrat, 2018). The literature discloses an increased degree of positive relationship between service quality, customer satisfaction and performance where face-to-face dealing between customer and employee is the only focus. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Simon and Thomas, 2016). As a consequence, this study concluded that efficiency has a positive and significant effect on consumer satisfactions in banking industry.

### **4.9.3 User-friendly and Customer Satisfaction**

***H<sub>3</sub>: user-friendly has a positive and significant effect on consumer satisfactions in banking industry***

This study employed correlation analysis that's used to see if user-friendly has relationship with satisfaction; and it that it has a significant relationship show with satisfaction in banking services. Accordingly, this study found that the relation between user-friendly and customer satisfaction, and it is moderately correlated as  $r=0.640$  with statistically significant (***Sig. (2-tailed) = 0.000***). In addition, regression analysis has been conducted to make sure that it actually influences the consumer satisfaction (Sig, 0.01). And the result of the regression analysis shows that it has positive and significant effect on consumer satisfaction; therefore, the stated alternative hypothesis is accepted. The finding agrees with results of Khan et al., (2018) who found that a positive and significant relationship is found between user-friendly and customer satisfaction. Further, Simon and Thomas (2016) empirically investigated the role of user-friendly in service quality and its impact on customer satisfaction as like Nushrat (2018) who explored the service environment impact with user-friendly on loyalty. In

consequence, this study conducted that empathy has a positive and significant effect on consumer satisfactions in banking industry.

#### **4.9.4 Availability and Customer Satisfaction**

***H<sub>4</sub>: Availability has a positive and significant effect on consumer satisfactions in banking industry***

The correlation analysis is used to see if availability has relationship with satisfaction; and availability that it has a significant relationship show with satisfaction in banking services. Likewise, the correlation analysis illustrate the relation between availability and customer satisfaction, and it is moderately correlated as  $r=0.644$  with statistically significant (***Sig. (2-tailed) = 0.000***). In addition, to make sure that availability actually influence the consumer satisfaction (***Sig. 0.0001***), multiple regression analysis has been conducted. And the result of the regression analysis shows that it has positive and significant effect on consumer satisfaction; therefore, the stated alternative hypothesis is accepted. The finding agrees with results of above-mentioned researches conducted in the same area. This is because availability is associated to knowledge and courtesy of employees and their ability to inspire trust and confidence. Availability is essentially involved in the knowledge and courtesy, politeness of employees and their ability to inspire trust and confidence (Khan et al., 2018). Recent studies conducted to assess customers' perception, satisfaction and reaction to internet banking service products and services concluded that availability is a key driver of customer satisfaction in e-banking service delivery (Rahi and Ghani, 2019). In banking studies, it was determined that a substantial level of trust in the bank and its abilities was necessary to make the consumer comfortable enough to establish a banking relationship. It comprised actions by employees such as always courteous behavior instills confidence and knowledge as prime elements of assurance (Simon and Thomas, 2016). Therefore, it can be determined that availability has a positive and significant effect on consumer satisfactions in banking industry.

#### 4.9.5 Convenience and Customer Satisfaction

*H<sub>5</sub>: Convenience has a positive and significant effect on consumer satisfactions in banking industry*

The correlation analysis is used to see if convenience has relationship with satisfaction; and convenience has a significant relationship show with satisfaction in banking services. This study also found that the relation between convenience and customer satisfaction, and it is moderately correlated as  $r=0.6465$  with statistically significant (*Sig. (2-tailed)* = 0.000). In addition, to make sure that convenience actually influence the consumer satisfaction (*Sig.* 0.054), multiple regression analysis has been conducted. And the result of the regression analysis shows that convenience has positive and significant effect on consumer satisfaction; therefore, the stated alternative hypothesis is accepted. The finding agrees with results of abovementioned researches conducted in the same area. This may be related to the fact that actual manifestation of the state of satisfaction was varying from person to person, product to product and service to service. Countries have adopted various strategies to build the right ecosystem and enhance conversion to non-cash alternatives owing to the enormous potential benefits. Financial institutions are also forced to go digital as their competitiveness and survival rely on offering convenient, faster and efficient means of payments (Rahi and Ghani, 2019). In Ethiopia, electronic banking is starting to pick up its roots over the mainland. For instance, Zeweter (2018) stated that banks must choose the option to embrace electronic banking services to upgrade successful service conveyance that rises above to customer satisfaction. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours. Nushrat (2018) referred to this situation in their study on private sector banks as giving individual attention; 13 convenient operating hours; giving personal attention; best interest in heart and understand customer's specific needs. Consequently, this study comes to view that convenience has a positive and significant effect on consumer satisfactions in banking industry



#### 4.9.6 Overall

**Table 16 Overall Discussions**

<b>Variables</b>	<b>Hypothesis</b>	<b><i>r</i></b>	<b><i>β</i></b>	<b><i>Sig.</i></b>
Site Organization	<i>H<sub>1</sub>: Site Organization has a positive and significant effect on consumer satisfactions in banking industry</i>	<i>.528**</i>	<i>.202</i>	<i>.000</i>
Efficiency	<i>H<sub>2</sub>: Efficiency has a positive and significant effect on consumer satisfactions in banking industry</i>	<i>.671**</i>	<i>.234</i>	<i>.000</i>
user-friendly	<i>H<sub>3</sub>: user-friendly has a positive and significant effect on consumer satisfactions in banking industry</i>	<i>.640**</i>	<i>.171</i>	<i>.001</i>
Availability	<i>H<sub>4</sub>: Availability has a positive and significant effect on consumer satisfactions in banking industry</i>	<i>.644**</i>	<i>.225</i>	<i>.000</i>
Convenience	<i>H<sub>5</sub>: Convenience has a positive and significant effect on consumer satisfactions in banking industry</i>	<i>.646**</i>	<i>.116</i>	<i>.054</i>

*Survey result, 2022*

Zeweter (2018) stated quality of the core services and quality of the relationships as the main dimensions affecting customer satisfaction in banks. According to the author, quality of core services include reliability, functionality, security, accuracy, and speed while quality of relationships include responsiveness, competences, assurance, trust, friendliness, courtesy, availability, commitment, flexibility, and communication. Furthermore, satisfaction is key in

enabling banks to assess their relationships with customers (Rahi and Ghani, 2019). These relationships are significant sources for improved performance in the banking sector because they help to reduce costs, increase quality, improve products and services, bring in useful knowledge that assist in product innovation and create long-term customer loyalty (Simon and Thomas, 2016).

This does not mean that service quality is not an important element of customer satisfaction. In today's global marketing consideration, delivering quality services to clients is essential since it creates room for success and survival in the competitive banking environment. It is further identified that numerous banking customers associate quality with zero defects and first-time right deliveries making it an antecedent of customer satisfaction. Delivering high quality services enables companies to respond to competition, which in turn enables customer satisfaction and this makes customer satisfaction, even a stronger predictor for customer retention (Rahi and Ghani, 2019). Overall satisfaction of bank customers is significantly determined by the bank employees approach to financial needs of clients. Customer satisfaction in a commercial bank in addition to exact economic parameters is significantly formed by feelings that these customers have while communicating with the bank.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter of the study presents study's findings, conclusion and recommendations about the study's findings.

#### 5.2 Summary of Major Findings

The study was conducted in Addis Ababa, the capital city of Ethiopia, using both descriptive and explanatory research designs and a mixed research approach. In this study, both primary and secondary data were used. Customers of the studied case bank were the study's target populations. Respondents were of both genders, of an active age group, and had more work experience and education. Accordingly, this study found that

- Customer satisfaction is positively and significantly influenced by site organization ( $b = .202$  and  $.0001$ ). *A correlation analysis also shows a moderate correlation ( $r = 0.528$ ) that is statistically significant ( $\text{Sig. (2-tailed)} = 0.000$ ) between site organization and customer satisfaction.*
- Efficiency has a positive and significant effect on customer satisfaction ( $b = .234$  and  $.0001$ ). In the same way, the correlation analysis illustrates the relation between efficiency and customer satisfaction, which is moderately correlated at  $r = 0.671$  and statistically significant at *(two-tailed) = 0.000*.
- User-friendliness has a positive and significant effect on customer satisfaction ( $b = .171$  and  $.001$ ). Likewise, the correlation analysis illustrates the relation between user friendliness and customer satisfaction, and it is moderately correlated at  $r = 0.640$  with a statistical significance of  $0.000$  *(2-tailed)*.

- Using multiple regression, availability has a positive and significant effect on customer satisfaction ( $b = .225$  and  $.0001$ ). This study also found that there is a relationship between availability and customer satisfaction that is moderately correlated ( $r = 0.640$ ) and statistically significant (*two-tailed*  $p = 0.000$ ).
- This study employed a multiple regression table, and it found there is a positive and significant effect of convenience ( $b = .116$  and  $.054$ ) on customer satisfaction. In the same way, the correlation analysis illustrates the relation between convenience and customer satisfaction, and it is moderately correlated at  $r = 0.646$  with a statistical significance of (*two-tailed*)  $= 0.000$ .

### 5.3 Conclusions

E-service quality could also be explained as the users' complete assessment and appraisal of the quality of the virtual facility given through cyber businesses, and therefore, it is important for e-retailers to assess the significance of the e-service quality aspect while constructing online marketing policies. As a result, this study concluded that site organization will enhance customer satisfaction.

The potential benefits of the Internet are acknowledged through the highest standards of e-service quality. Virtual users can recognize the potential advantages of the internet through its outstanding efficiency. Accordingly, this study concluded that efficiency will increase customer satisfaction in the banking sector.

E-service quality could also be explained as the users' complete assessment and appraisal of the quality of the virtual facility given through cyber businesses, and so it is important for e-retailers to assess the significance of the e-service quality aspect while constructing online marketing policies. In consequence, this study comes to the conclusion that user-friendliness will increase customer satisfaction.

Customers are more attracted to banks that allow faster transactions via online portals, which are easily available. Conversely, clients place more stress on the effectiveness of the website while associating themselves with these financial institutes, owing to which banks should concentrate

strategically on enhancing clients' awareness regarding the acceptance of new technology (the online banking system). In this way, banks will be able to achieve a competitive edge, so they need availability that will enhance customer satisfaction.

This study employed a multiple regression table and found a positive and significant

It could be used for e-service quality assessment since the customers of e-retailing share similar needs as those of logistic customers, which are to have profound information about the quality and convenience of orders together with the precision of the result of online dealings. In reality, the consumer and supplier's physical separation significantly impacts the measures used to assess the service's quality. Thus, this study concluded that convenience augments customer satisfaction.

Providing customers with the best and highest quality services that permit them to meet their needs and expectations is crucial for the survival and success of the organization in the competitive environment and banking sector. E-service quality is the degree to which a website simplifies an effective transaction and the provision of goods and services. Finally, this study concluded that quality services affect customer satisfaction.

## **5.4 Recommendations**

- This study recommends that this bank should invest more in the efficiency dimension, as it is the strongest predictor of electronic customer satisfaction, which ultimately boosts electronic customer loyalty.
- As banking competition is high, their Internet banking system should be designed with a fast processing time for customer requests and issues in order to attract and retain customers.
- This study suggests this bank should make the app simple to use and user-friendly, while the services should be reliable and secure. In the context of Ethiopia, customers are unwilling to trust online services easily, but it is observed that when customers perceive quality factors, they are definitely more likely to adopt such technology.

- The National Bank of Ethiopia, higher authorities, and banks in Ethiopia should pay serious attention to the personal needs of customers, namely, what they want and how they can fulfil those needs. As customers want quick services, therefore, private commercial banks should design the Internet's services in such a way that they will fulfil the needs of all types of customers.
- This bank should exert its greatest effort to meet customers' expectations up to the global electronic banking system standard. Customers appear to place a higher value on the human element and task efficiency. The bank employees should be imparted with knowledge and skills that would enable them to accomplish their activities in the desired way. Particularly, this bank should address the reliability of services or the assurance that services are provided in a consistent and dependable manner;
- Thus, banks should measure their service level and satisfaction level at least twice a year. This is due to the fact that measurement of customer satisfaction and service quality play an important role in the growing push toward accountability among bank service providers.
- This bank may serve individual customers' needs or meet the demand side of customers' needs in order to survive and sustain in a competitive era, as customers are currently keeping updated information about the products and their rights. Furthermore, the bank should strive to improve its business development activities, particularly its strategically located branch locations, reduce any delays caused by bureaucratic and lengthy procedural issues, and reduce customer contact points, as this may lead to dissatisfaction and force customers to switch to other competitor banks.
- The company may work on the indicators of this dimension; it should invest in training to enhance its employees' knowledge and behaviour, and also ensure that customers feel safe in all transitions. The company may also realize that the improvement of this dimension would enhance customer satisfaction, which in turn results in better performance in providing quality services.

## **5.5 Implications for Various Stakeholders**

Banks may rely on self-reliance and trust in all their professional and organizational aspects, as an electronic system needs trust and confidence, which are key factors in the establishment of long-term relationships between customers. In addition, banks are mainly impacted by factors related to people, i.e., user friendliness, efficiency, convenience, availability, etc., and related to offers, such as site reorganization, promptness, and IT competence, but these factors varied across studies. This is because quality has become an increasingly predominant part of our lives. People are constantly looking for quality products and services.

From a managerial perspective, this means that the better the perceived banking service quality, the higher the satisfaction with site organization, efficiency, a friendly system, availability, consistency, and consequently, overall satisfaction. For that reason, the service quality variables, efficiency, and site origination used in this research and the customer satisfaction measures should be constantly controlled and improved. In the standard global banking system, competitive strategies based upon vital aspects of service quality as obtained from research would prevent stretching of resources and assist in creating the satisfaction so desired by consumers.

## **5.6 Future Researches**

Future research should belong to various regions of the country, which will provide a more detailed outcome. Additionally, in the future, researchers can adopt other service quality Measurement techniques for in-depth analysis. Second, this study incorporates a second-order factor and might be ignoring some other variables that could impact the e-loyalty of customers; thus, it is recommended to incorporate other variables like product characteristics or incentives. Prospective researchers may also investigate specific classifications of online services, such as the amount of sales or the type of products purchased. It also suggests that future research should focus on other background issues such as technological speediness, interface quality, perceived usefulness, compatibility, and their relationship with customers; the decision to use Internet

banking; and building trust, which is also important to adopting online banking through wireless network exposure.



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## **ANNEX**

### **Appendix I - Questionnaire**

**St. Mary's University - School of graduate studies**  
**Department of Marketing and Management (General)**  
*(Customer Survey)*

Dear Respondents,

I am, Ambaye Workineh, a postgraduate student of St. Mary University. I am conducting an academic research to proceed my MA study. This survey is conducted as a partial fulfillment of the award of Master of Marketing Management at St. Mary's University. The general purpose of the study is to assess the effects of Internet banking service quality on customer satisfaction in Oromia International Bank on Selected branches. A survey questionnaire on "The Effects of Internet banking Service Quality on Customer Satisfaction: In case of the Oromia International Bank."

I kindly request your participation in this survey by filling up this questionnaire. I would also like to inform you that any of your responses will be maintained confidentially.

Thank you very much in advance for your cooperation! General Direction

- Do not write your name in any part of the questionnaire
- Your frank response is vital for the success of the study
- Please put a "✓" mark on your choices
- Give a short and precise answers for questions followed by a blank space

Best Regards,

Ambaye Workineh

Tel. No. 0941995586 or Email: ambayeworkineh1@gmail.com

## Part I- Personal Demographic Information of respondent

1. Gender

Male ☐

Female ☐

2. Age group

Less than 20 years ☐

41 to 50 years ☐

20 to 30 years ☐

51 to 60 years ☐

31 to 40 years ☐

61 years & above ☐

3. The highest level of education you achieved

Below grade 12 ☐

first Degree ☐

12th Grade complete ☐

Second Degree (Master's Degree) ☐

Certificate ☐

Third Degree (PhD) ☐

College Diploma ☐

4. Employment

Government Organization ☐

Self-employed ☐

Private Organization ☐

Not employed ☐

Student ☐

## Part II-consumer's perception about the bank service delivery system

5. How long is it since you have started using Internet banking service (Oro Click)

Less than 12 months ☐

between 5 to 7 years ☐

Between 1 and 3 years ☐

between 7 to 10 years ☐

Between 3 to 5 years ☐

more than 10 years ☐

6. Before the introduction of e banking products, how frequent in a month do you visit the bank for transaction?

Rarely  Very frequently  Frequently

7. With the introduction of e banking, how many times in a month do you now visit the bank for transaction?

Never  Once   
Twice  thrice and more

Part III- The following statements relate to your feelings about the banks Internet banking service. Please give your score based on service you received at the bank

Please describe to what extent you implement the listed activities by circling numbers grades

Note : - 5= Strongly Agree, 4= Agree, 2= Disagree, 1= Strongly Disagree, 3= Neutral

No		Internet banking Service quality	1	2	3	4	5
SON1	Site Organization	The online banking (Oro Click) is visually appealing.					
SON2		The user interface of the online banking has a well-organized appearance.					
SON3		The internet banking service (Oro Click) system of this bank is easy to use.					
SON4		The online banking is comfortable application system.					
SON5		The online banking application is eye-catching.					
EFF1	Efficie	It is easy to find what I need on the website of online banks.					
EFF2		It is easy to get anywhere on the website of online banks.					

EFF3		The online banking is operative easily.					
EFF4		I can complete a transaction quickly on the website of online banks.					
UFR1	<b>user-friendly</b>	The website of online banking is user-friendly.					
UFR2		Navigation on the website of online banks is easy.					
UFR3		The website of online banks launches and runs right away.					
UFR4		Pages at the website of online banks do not freeze.					
UFR5		I strongly recommend that others.					
AVA1	<b>Availability</b>	The internet banking service (Oro Click) system available 24/7 days.					
AVA2		I can effortlessly access the internet banking service (Oro Click) system of this bank.					
AVA3		Internet banking service (Oro Click) system of this bank can be certainly obtained.					
AVA4		Internet banking service (Oro Click) system of this bank can be always achieved.					
COV1	<b>Convenience</b>	Due to Oro Click, I feel this bank is near to me.					
COV2		Internet banking service (Oro Click) can be maintained virtually.					
COV3		Internet banking service (Oro Click) helps to transact may finance need virtually.					
COV4		Internet banking service (Oro Click) creates opportunities for my needs.					
CS1	<b>Customer</b>	Internet banking service (Oro Click) is simple to use.					
CS2		I am satisfied with overall online bank's products and services.					
CS3		I am generally pleased with this bank's online services or internet banking service (Oro Click).					
CS4		I intend to continue using the online banking or internet banking service (Oro Click).					



CS5		I would like to say positive things about internet banking service (Oro Click) to other people.					
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Please comment on internet banking service (Oro Click)

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Are you satisfied with internet banking service (Oro Click)? If yes, Why? or No, Why not?

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**Thank You!**

## Appendix II- Interview Checklist

Dear Sir/Madam,

I really appreciate for your valuable responses to the following checklists. It will not take much of your time.

Shall I proceed with my questions?

***Thank you!***

1. Do you think the relation between internet banking service (Oro Click) quality services and customer satisfactions?

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2. Please inform us the current level of internet banking service (Oro Click) and its role in attracting customers.

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3. Do you explain the internet banking service (Oro Click) that affects customer satisfactions in banking industry?

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***Thank you again!***

የቅድስት ማርያም ዩኒቨርሲቲ - የድህረ ምረቃ ትምህርት ቤት  
የግብይት እና አስተዳደር መምሪያ (አጠቃላይ)  
(የደንበኛ ዳሰሳ)

ውድ ምላሽ ሰጪዎች፣

እኔ አምባዬ ወርቅነህ የቅድስት ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ተማሪ ነኝ። የ MA ጥናቴን ለመቀጠል የአካዳሚክ ጥናት እያካሄድኩ ነው። ይህ የዳሰሳ ጥናት የተካሄደው በቅድስት ማርያም ዩኒቨርሲቲ የማስተርስ ማርኬቲንግ ማኔጅመንት በከፊል ለማሟላት ነው። የጥናቱ አጠቃላይ ዓላማ የኢንተርኔት ባንኪንግ አገልግሎት ጥራት በኦሮሚያ ኢንተርናሽናል ባንክ በተመረጡ ቅርንጫፎች ላይ የደንበኞችን እርካታ ላይ የሚያደርሰውን ተፅዕኖ ለመገምገም ነው። “የኢንተርኔት ባንኪንግ አገልግሎት ጥራት በደንበኞች እርካታ ላይ ያለው ተጽእኖ፡ የኦሮሚያ ኢንተርናሽናል ባንክ ከሆነ” በሚለው የዳሰሳ ጥናት መጠይቅ።

ይህንን መጠይቅ በመሙላት በዚህ ዳሰሳ ላይ እንድትሳተፉ በአክብሮት እጠይቃለሁ። ማንኛውም ምላሾችዎ በሚስጥር እንደሚጠበቁ ለማሳወቅ እወዳለሁ። ለትብብርህ አስቀድመህ አመሰግናለሁ! አጠቃላይ አቅጣጫ

- በማንኛውም የመጠይቁ ክፍል ውስጥ ስምዎን አይጻፉ
- የአንተ ግልጽ ምላሽ ለጥናቴ ስኬት ወሳኝ ነው።
- እባክዎ በምርጫዎ ላይ “✓” ምልክት ያድርጉ
- ለጥያቄዎች አጭር እና ትክክለኛ መልሶች ስጥ እና ባዶ ቦታ ይከተላል

ከሰላምታ ጋር,

አምባዬ ወርቅነህ

ስልክ. ቁጥር 0941995586 ወይም ኢሜል: [ambayeworkinehl@gmail.com](mailto:ambayeworkinehl@gmail.com)

## ክፍል I - የግል መረጃ

### 1. ጾታ

ወንድ

ሴት

### 2. ዕድሜ

ከ20 ዓመት በታች

ከ41 እስከ 50 ዓመት

ከ 20 እስከ 30 ዓመታት

ከ 51 እስከ 60 ዓመታት

ከ 31 እስከ 40 ዓመት

61 ዓመት እና ከዚያ በላይ

### 3. የትምህርት ደረጃ

ከ12ኛ ክፍል በታች

የመጀመሪያ ዲግሪ

12ኛ ክፍል ያጠናቀቀ

ሁለተኛ ዲግሪ (ማስተርስ ዲግሪ)

የምስክር ወረቀት

ሶስተኛ ዲግሪ (ፒኤችዲ)

የኮሌጅ ዲፕሎማ

### 4. ሥራ

የመንግስት ድርጅት

በራሱ ተቀጣሪ

የግል ድርጅት

አልተቀጠረም።

ተማሪ

## ክፍል II - ስለ ባንክ አገልግሎት አሰጣጥ ስርዓት የሸማቾች ግንዛቤ

### 2. የኢንተርኔት ባንኪንግ አገልግሎት ለምን ያህል ጊዜ ነው ተጠቀሙ (ኦሮ ክሊክ)

ከ 5 እስከ 7 ዓመታት መካከል ከ12 ወራት በታች

ከ 1 እስከ 3 ዓመት ከ 7 እስከ 10 ዓመታት መካከል

ከ 3 እስከ 5 ዓመታት ከ 10 ዓመት በላይ

3. የኢ ባንኪንግ ምርቶች ከመግባታቸው በፊት በአንድ ወር ውስጥ ምን ያህል ጊዜ ባንኩን ለግብይት ይጎበኛሉ?

አልፎ አልፎ  በጣም በተደጋጋሚ  በተደጋጋሚ

4. ኢ ባንኪንግ ሲጀመር በወር ውስጥ ስንት ጊዜ ባንኩን ለግብይት ይጎበኛሉ?

በጭራሽ  አንድ ጊዜ

ሁለት ጊዜ  ሶስት እና ተጨማሪ

ክፍል III- የሚከተሉት መግለጫዎች ስለ ባንኮች የበይነመረብ ባንክ አገልግሎት ካለዎት ስሜት ጋር ይዛመዳሉ።

እባክዎ በባንክ ባገኙት አገልግሎት ላይ በመመስረት ነጥብዎን ይስጡ  
 እባካችሁ የተዘረዘሩትን ተግባራት በደረጃ ቁጥሮች በመክበብ ምን ያህል እንደሚተገብሩ ይግለጹ  
 ማስታወሻ፡- 5= በጣም እስማማለሁ፣ 4= እስማማለሁ፣ 2= አልስማማም፣ 1= በጣም አልስማማም፣ 3= ገለልተኛ

		የኢንተርኔት ባንኪንግ አገልግሎት	1	2	3	4	5
SON1	የኢንተርኔት ጣቢያ	የኢንተርኔት ባንኪንግ አገልግሎት (ኦፎ ክሊክ) ለእይታ ማራኪ ነው።					
SON2		የኢንተርኔት ባንኪንግ አገልግሎት የተጠቃሚ በይነገጽ በደንብ የተደራጀ መልክ አለው።					
SON3		የዚህ ባንክ የኢንተርኔት ባንኪንግ አገልግሎት (ኦፎ ክሊክ) አሰራር ለመጠቀም ቀላል ነው።					
SON4		የኢንተርኔት ባንኪንግ አገልግሎት ምቹ የመተግበሪያ ስርዓት ነው					

SON5		የባንክ መተግበሪያ ዓይነት የሚስብ ነው።					
EFF1	ቅልጥፍና	የኢንተርኔት ባንኪንግ አገልግሎት ድህረ ገጽ ላይ የሚያስፈልገኝን ማግኘት ቀላል ነው።					
EFF2		የኢንተርኔት ባንኪንግ አገልግሎት ድረ-ገጽ ላይ በማንኛውም ቦታ መድረስ ቀላል ነው።					
EFF3		የኢንተርኔት ባንኪንግ አገልግሎት በቀላሉ ይሠራል።					
EFF4		ድህረ ገጽ ላይ ግብይት በፍጥነት ማጠናቀቅ እችላለሁ።					
UFR1	ለአጠቃቀም አመቺ	የባንክ ድረ-ገጽ ለተጠቃሚ ምቹ ነው።					
UFR2		በድረ-ገጽ ላይ አሰራር ወይም አጠቃቀም ቀላል ነው።					
UFR3		የአንላይን ባንኮች ድረ-ገጽ ሲከፈት ወዲያውኑ ይሠራል።					
UFR4		በአንላይን ባንኮች ድህረ ገጽ ላይ ያሉ ገጾች አይቀዘቅዙም።					
UFR5		ይህን ዘዴ እንዲጠቀሙ ሌሎችን አጥብቄ እመክራለሁ።					
AVA1	ተገኝነት	የበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) ስርዓት በ24/7 ቀናት ይገኛል።					
AVA2		የዚህን ባንክ የኢንተርኔት ባንኪንግ አገልግሎት (ኦሮ ክሊክ) ስርዓት ያለ ምንም ልፋት ማግኘት እችላለሁ።					
AVA3		የዚህ ባንክ የበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) ስርዓት በእርግጠኝነት ሊገኝ ይችላል					
AVA4		የዚህ ባንክ የኢንተርኔት ባንኪንግ አገልግሎት (ኦሮ ክሊክ) ስርዓት ሁሌም ሊሳካ ይችላል።					
COV1	ምቹነት	በኦሮ ክሊክ ምክንያት ይህ ባንክ ለእኔ ቅርብ እንደሆነ ይሰማኛል።					
COV2		የበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) በተጨማሪ ሊቆይ ይችላል።					
COV3		የኢንተርኔት ባንኪንግ አገልግሎት (ኦሮ ክሊክ) ግብይት ለማድረግ ይረዳል ምናልባት ፋይናንስ ሊፈልግ ይችላል።					
COV4		የኢንተርኔት ባንክ አገልግሎት (ኦሮ ክሊክ) ለፍላጎቴ እድሎችን ይፈጥራል።					
CS1	የደንበኛ እርካታ	የበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) ለመጠቀም ቀላል ነው።					
CS2		በአጠቃላይ የመስመር ላይ ባንክ ምርቶች እና አገልግሎቶች ረክቻለሁ።					

CS3		በአጠቃላይ በዚህ ባንክ የመስመር ላይ አገልግሎቶች ወይም የበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) ደስተኛ ነኝ።					
CS4		የአንላይን ባንኪንግ ወይም የኢንተርኔት ባንኪንግ አገልግሎት (ኦሮ ክሊክ) መጠቀሜን ለመቀጠል አስባለሁ።					
CS5		ስለ ኢንተርኔት ባንክ አገልግሎት (ኦሮ ክሊክ) ለሌሎች ሰዎች አወንታዊ ነገሮችን መናገር እፈልጋለሁ።					

እባክዎን ስለ ኢንተርኔት ባንክ አገልግሎት አስተያየት ይስጡ (ኦሮ ክሊክ)

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በበይነመረብ ባንክ አገልግሎት (ኦሮ ክሊክ) ረክተዋል? አዎ ከሆነ ለምን? ወይም አይደለም? ለምን አይሆንም?

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አመሰግናለሁ!