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Determinants of Electronic Banking Service Adoption the Case of Economic Leadership in Bank in Economics Leadership

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Keywords: *E- banking, agency banking, mobile banking, ATM, adoption o E banking.*

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Chapter One: Introduction

a) Background of the Study

Electronic banking (commonly referred as E-banking) is one form of modern electronic payment systems which adds new flavors of cash payment transactions in addition to facilitate the traditional bank services like Cash-deposit and Withdrawal (Datta, 2010). The term is used in different ways. For instance; Natasha, Faiza, Maryum and Atta (2014) used the term for representing all systems and procedures that enables a customer to complete banking transactions electronically without visiting a physical institution. This explanation is considered as the working definition of E-banking in this document. Technology adoption is a common term used to describe the stage or level in which a technology is selected for use by an individual or an organization (Datta, 2010). In this thesis context, E- banking adoption is specifically referred to the stage in which E-banking technology is selected and used by individuals or of banks. E-banking was introduced in Ethiopia for the first time in 2001 by the state owned Economics leadership economics in Bank of Ethiopia (CBE) using Automatic Teller Machines (ATMs) (Worku, 2010). However, it was lagged to successfully address the services to its mainly due to infrastructure related problems. Following the State pioneer bank, Dashen and Wegagen Banks have started to offer E- banking services through card payments in 2006 and 2010 respectively (Kindie, 2016; Worku, 2010; Zeleke, 2016). Currently, almost all economics leadership economics in banks in Ethiopia provides E-banking services in one or more ways. Card based payment through ATM and Point of Sale (POS) machines, Mobile banking, Internet banking and Agent banking are some of E-banking services exercised in Ethiopia. Though it took nearly two decades, E-banking is not fully adopted in Ethiopia; and Cash is the most dominant medium of exchange (Girma, 2016). While the basic transactions, Cash withdrawal and Fund transfer, can be done using other electronic channels, people are still preferring to visit the narrow teller windows. The number of transactions using E-banking channels comparing to the traditional way of banking is remarkably very low. This situation doesn't meet business specialists' expectation of returns on huge investments, which in turn might negatively affect further expenditures on new technology acquisition. There are different factors associated with this problem. Demographic factors, lack of awareness, security issues and low levels of computer literacy are among the most common factors (Girma, 2016; Muche, 2017; Zeleke, 2016). Moreover, factors related to' behavioral intention

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to wards using E-banking technologies are the likely reasons for poor E-banking adoption (Alalwan et al., 2017). In this research thesis, further exploring of these factors that influences' E-banking service adoption in Economics leadership economics in bank context would be conducted.

b) Statement of the Problem

Even though modern technology-based banking service has offered many advantages over the traditional systems, E-banking usage in developing countries is very poor (Natasha, Faiza, Maryum, & Atta, 2014). 'intention to involve in and use of E-banking services in Economics leadership economics in bank is also very poor. Zeleke (2016) mentioned that Ethiopian Banks' are not yet entertaining the benefits of E-banking technologies. Kindie (2016) also analyzed that of Economics leadership economics in bank pay no attention for its newly deployed E-banking services. Moreover, Muche (2017) strengthen the above idea by mentioning the stage of E-banking as infant in the Economics leadership economics in bank.

Since the paradox between the availability of sophisticated E-banking systems and very poor adoption takes much attention, numbers of studies were conducted to improve the situation. For instance; a study conducted by Gemechu (2014) on adoption of E-banking in Ethiopia, found that security risk, lack of trust, lack of legal and regulatory framework, lack of ICT infrastructure and absence of competition between local and foreign banks as major barriers. On the other hand, from customer point of view, Tesfaye (2016) found perceived usefulness (PU) and Trust as most significant factors affecting' intention towards using E-banking services while perceived ease of use (PEOU) and Subjective Norm (SN) negatively affect usage behavior in of Economics leadership economics in bank. Merga (2017) also indicated that performance expectancy (PE), effort expectancy (EE) and price value (PV) are major influencing factors of behavioral intention (BI) whereas social value (SV), facilitating conditions (FC) and hedonic motivation (HM) are insignificant on BI of for Mobile banking in CBE. On the other hand, Yohannes (2010) study on key factors of Internet banking adoption in Economics leadership economics in bank revealed that demographic factors including age, income and occupation status have a relationship with the adoption of internet banking. On contrary, Muche (2017) found that except for gender, the remaining demographic variables such as age, income, educational level and occupational status have no significant influence on users' E-banking usage behavior. However, most of these studies focus on one form of E-banking services like on ATM or Mobile banking independently. However, Lai (2007) suggested that E-banking technologies are highly interrelated to each other that require comprehensive study of technology adoption. Since ATM and Mobile banking are the most widely used E-banking services in Economics leadership economics in bank and Internet banking is the promising future prospect, comprehensive study of E-banking adoption that includes these three channels will help to have more general idea than study conducted independently. Furthermore, most previous researches done in Economics leadership economics in bank are focused separately on of a single branch. As a result, findings in regarding to E-banking adoption factors shows inconsistency that makes it difficult to generalize for all economics leadership. The findings of Tesfaye (2016) and Merga (2017) also revealed the above idea that different authors found different factors in similar topic. One reason for their different findings might be due to the nature of electronic channelthey focused or the behavior of specific economics leadership. Moreover, most of prior studies conducted to identify E-banking adoption factors focused on behavioral intention rather than measuring the actual use behavior. However, examining factors that influence the actual use behavior of E-banking along with factors that influence the' behavioral intention will make the research more inclusive. To the researcher's level of understanding on previous related works, no such study that analyze both the intention and actual use behavior of E-banking adoption by encompasses many alternative channels together among different economics leadership in Economics leadership economics in bank. In general, this research is aimed to further shed light on the E-banking adoption in Economics leadership economics in bank context and overcome previously mentioned problems by conducting comprehensive study of E-banking adoption factors among different bank economics leadership located in different areas of ECONOMICS LEADERSHIP.

c) Research Hypothesis

- *H1:* Technology has significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.
- *H2:* Organizational factors have significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.
- *H3:* Environment has significant effect on users 'adoption of E-banking services among Economics leadership economics in bank
- *H4:* Perceived usefulness has significant effect on users 'adoption of E-banking services among Economics leadership economics in bank
- *H5:* Political and legal issue has significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.

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d) Objectives of the Study

i. *General Objective*

To analyze the determinants of electronic banking services adoption in case of Economics leadership economics in Bank.

ii. *Specific Objectives*

- To determine the influence of technologyfactors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To examine the influence of organizational factors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To determine the influence of environmentfactors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To determine the influence of perceived usefulness on users 'adoption of E-banking services among Economics leadership economics in bank.
- To examine the influence of political and legal issue factors on users 'adoption of E-banking services among Economics leadership economics inbank.

e) Significance of the Study

Analyzing' E-banking adoption in Buna international bank will enable us to recognize factors that influence E-banking adoption by. This recognition in turn will add new findings to the existing knowledge of E-banking adoption factors in Economics leadership economics in banks context. Since Ethiopia is one of the sluggish countries in technology adoption, such kinds of researches are very important to build the existing knowledge.

This research is also significant for practitioners in Ethiopian banks to consider findings of this research in their strategies to increase deposit mobilization and earning profit through E-banking channels. It would be very valuable in addressing the needs of bank and taking measures to improve poor situations. Findings of this research are also very likely to be used as an inputfor strategic decisions in fostering E-banking adoption among their. Customizing and presenting E-banking services according to the' desire will used to capture and retain more so that the bank would be benefited from profits of large number of E-banking users.

In conducting this study, there are beneficiary bodies such as:

1. *For Organizations:* After conducting this research the organization would be benefices that the manager see identified problems and recommended solution of the study and he/she will take the corrective action in the way and function of the electronic banking service adoption.
2. *For Researcher:* Beneficiary on getting knowledge about the study and experience on conducting such assessment to get satisfaction that when the study would be the solution for problem to practice the theoretical part with in addition practice in the real economics leadership.
3. *For other Researchers:* He/she can take this study as a reference for conducting other similar assessment.

f) Scope of the Study

In this study the study would be delimited to determinants of electronic banking service adoption in Economics leadership economics in bank. Geographically the study would be conducted ECONOMICS LEADERSHIP. Conceptually the study will focus on Card banking, Internet point of sale, Mobile banking. Methodologically the stud wouldbe delimited to mixed research approach (Qualitative and Quantitative). Therefore in this research Explanatory research design would be used because of dependent and independent variables .The data source would be exclusively primary data because data nature will going to be direct collected from managers and employees so there no ways to go secondary data. The time duration of this research would be from October 22-July 2021 G. C. It may not cover all economics leadership of the Bank because of vast coverage of area.

g) Limitation of the Study

This research focuses on identifying and analyzing of E-banking services adoption factors among Economics leadership economics in bank. For manageability, only economics leadership will been selected for conducting the study banks, financial organizations, payment associations and switch providers will not be included.

h) Operational Definition

1. *E- Banking:* All forms of banking services and transactions performed through electronic means.
2. *ATM:* Is an electronic banking outlet that allows to complete basic transactions without the aid of a branch representative or teller
3. *Mobile Banking:* Is the act of making financial transactions on a mobile device (cell phone, tablet, etc.).
4. *Internet Banking:* Is the system that provides the facility to the customer to conduct the financial and non-financial transactions from his net banking account
5. *Agent Banking:* Is the conduct of banking business on behalf of a financial institution through an agent using various service delivery channels
6. *Point of Sale (POS):* A critical piece of a point of purchase, refers to the place where a customer executes the payment for goods or services and where sales taxes may become payable

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7. *IT:* Set of tools, processes, and methodologies (such as coding/programming, data communications, data conversion, storage and retrieval, systems analysis and design, systems control) and associated equipment employed to collect, process, and present information. In broad terms, IT also includes office automation, multimedia, and telecommunications
8. *An Electronic Payment:* (E-payment), in short, can be simply defined as paying for goods or services on the internet. It includes all financial operations using electronic devices, such as computers, smart phones or tablets.

i) Organizing of the Research thesis

The research thesis would be organized in to three chapters and ethical issues the First chapter deals with introduction of the study, Back grounds of the study area, Statements of the problem, Objectives of the study, Research hypothesis, Significance of the study, scope (delimitation) of the study, limitation of the study, operational definition and out line of the study. The second chapter introduce reviews of related literature in the area of the study. The third chapter deals with Introduction, study area, source of data, the research design, population and sample procedures, data processing and analysis and finally ethical issues (time and cost budget) and reference.

Chapter Two: Review of Related Literature

a) Theoretical Review of Literature

The economics leadership is changing at an astounding rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the march of technology. E-banking or Online banking is a generic term for the delivery of banking services and products through the 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 (Kamrul, 2009).

i. *Definition of E-banking*

E-banking has a variety of definitions all refer to the same meaning, the following section show some of these definitions. E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul 2009). E-banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by check or cash (Malak 2007). Electronic banking is one of the truly widespread avatars of E-commerce the economics leadership over.

ii. *Types of E-banking*

E-banking can defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking (or offline bank banking) whereby access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Alagheband 2006). According to Alghaeband, there are different types of E-banking and some of the basic are discussed as follow:

1. *Automated Teller Machines (ATM)* - It is an electronic terminal which gives consumers the opportunity to get banking service at almost any time. To withdraw cash, make deposits or transfer funds between accounts, a consumer needs an ATM card and a personal identification number (PIN) (Malak, 2007).
2. *Point-of-Sale Transfer Terminals (POS)* - The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit card holder to the store's account (Malak 2007)
3. *Internet/extranet Banking*- It is an electronic home banking system using web technology in which Bank are able to conduct their business transactions with the bank through personal computers (Ivatury & Layman, 2006)
4. *Mobile Banking*- Mobile banking is a service that enables to conduct some banking services such as account inquiry and funds transfer, by using of short text message (SMS) (Ivatury & Layman, 2006).
5. *Agency Banking*- Agency Banking is a service outlet contracted by financial institution or mobile network operator to process client's transactions rather than a bank teller. It is the owner or an employee of the retail outlet who conducts the transaction and lets its client deposit, withdraw and transfer funds, pay their bills, inquire about an account balance, or a direct deposit from their employer, or receive government benefits. Banking agents can be pharmacies, super markets, conveniences stores, lottery outlets, post offices etc. (Ivatury & Layman, 2006).

iii. *Need for E-banking*

One has to approach the branch in person, to withdraw cash or deposit a cheque or request a

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statement of accounts. In true e-banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing e-banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial-up connections, private networks; public networks etc. and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and Economics leadership Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their. This form of bankingis generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication (Salman & Kashif 2010).

iv. *Benefit of E-banking System*

Business organizations are trying to uncover the new technologies coming from the E-commerce applications which has a lower transaction cost resulted to eliminate association in distributing channels (Salman & Kashif 2010). The cost can be reduced to zero in some services like information and manufactured goods information. Transaction of low cost and easiness provides to adopt the new trend of technology to trade information among different groups and business parties. Information and Communication technology transformed business to go from local and global. However it has been said that E-banking is vital in the banking sector of developing countries (Turban, D 2008). The online payment system is quite new in banking institutions and dispersion of these innovations can result in more competent online banking systems which resulted in lots of changes in the technologies of the banking sector. Generally E- banking has a benefits for banks, and for the economy (Kamrul, H 2009).

1. *Benefit of E-banking for Banks*

It should be noted that E-banking can bring about various benefits for banks and their as well. It is obvious that cost savings, efficiency, gaining new segments of, improvement of the banks reputation and better customer services and satisfaction are primary benefits to banks (Alagheband, P 2006).

Under the view of Alagheband, P (2006), relevant costs for conducting a banking transaction via online are much lower than via a brick and mortar branch. Moreover, Malak, J (2007) contends that one of the most important factors influencing the practice of E-banking by banks is the need to build up strong barriers to customer exiting. Under the view of the author, once become familiar with the utilization of full service E-banking, it is unlikely that they will change to another financial institution. Specifically, banking industry has also received numerous benefits due to growth of E-Banking infrastructure (Quaddus, M, and Hofmeyer G 2007). The growth of E-banking has greatly helped the banks in controlling their overheads and operating cost. Many repetitive and tedious tasks have now been fully automated resulting in greater efficiency, better time usage and enhanced control. The rise of E-banking has made banks more competitive. It has also led to expansion of the banking industry, opening of new avenues for banking operations. Electronic banking has greatly helped the banking industry to reduce paper work, thus helping them to move the paper less environment .Electronic banking has also helped bank in proper documentation of their record And transactions. The reach and delivery capabilities of computer networks, such as the Internet, are far better than any branch network Zeleke, A (2016).

2. *Benefit of E-banking for*

The benefit of E-banking is not limited to banks but also to their. Thanks to the emergence of the Internet, banking transactions are no longer limited to time and geography. It is very easy for consumers throughout the economics leadership to access to their bank accounts 24 hours per day and seven days a week can enjoy a variety of services, especially services which are not provided by traditional bank economics leadership (Pham 2010). It is argued that one of the greatest benefits that E-banking brings about is that it is not expensive or even free for to utilize E-banking products/services. However, some people believe that prices appear to be one factor that is impedimental to the diffusion of E-banking (Zeleke, A. (2016). The price debates often revolve around geographical differences and disparities between costs of Internet connections and telephone call pricing. It has also been believed that E-banks have been changing to respond to “increasingly changing demands (Pham 2010). There has been a tendency that customer don’t want to travel to or from a bank branch to conduct some banking transactions. In other words, they want to utilize E-banking to save time and money.

E-banking can bring about convenience and accessibility, which will have positive effects on customer satisfaction and loyalty (Pham 2010). It is totally possible for to manage their banking transactions whenever they want and to enjoy improved privacy in their interactions with the bank. In addition, can enjoy more benefits at lower cost levels by utilizing E-banking (Zeleke, A. (2016). It is contended by Turban (2008), that E-banking is really beneficial to such as:-

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1) *Convenience* – By E-banking, can carry out their banking activities whenever you want. E-banking is a 24 hour service, so are no longer tied to the branch's hours. On top of that, they don't have to take the time to travel to the branch and wait in the inevitable lines, thus giving you more time to do what you want Turban (2008).
2) *Mobility* – E-banking can be done from anywhere, as long as have an Internet connection Turban (2008).
3) *No Fees* – Because an e-bank doesn't have to worry about funding an actual bank location with all of those additional costs, fees can be reduced and are often non-existent. Those checking and savings accounts that are offered by completely online banks usually have no fees at all Turban (2008).
4) *Online Statements* – Most online banks try to be as paper-free as possible. Most statements and correspondence is done online, reducing the amount of paper used and sent out to you. This again will help reduce the costs of the online bank. As an added bonus, this makes online banking a great environmental choice. Be warned, some banks do charge if you do want a paper copy of something Turban (2008).
5) *Direct Deposit* – With any incoming money, such as salary, can arrange for it to be directly deposited into the bank account by the company sending the money. This is actually a double benefit, as don't have to take the time to deposit the check, plus the money goes into account faster allowing them to earn interest that much quicker Turban (2008).
6) *Automatic Bill Paying* – With automatic bill paying, can automate paying their monthly bills Turban (2008).
7) *Real Time Account Information* – Because can access their accounts anytime, they can get up to date, real time information on the money in your accounts.
8) *Transfers* – Transfers between accounts with the same financial institution online can be done Turban (2008).

2. *Benefits to General Economy*

Electronic Banking as already stated has greatly serviced both the general public and the banking industry. This has resulted in creation of a better enabling environment that supports growth, productivity and prosperity. Besides many tangible benefit in form of reduction if cost, reduced delivery time, increased efficiency, reduced wastage, e-banking electronically controlled and thoroughly monitored environment discourage many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlements. (Pham 2010).

Benefits from the economical' point of view E-banking served so many benefits not only to the bank itself, but also to the society as a whole. (Pham 2010). E-banking made finance economically possible: Lower operational costs of banks, automated process, Accelerated credit decisions, and Lowered minimum loan size to be profitable. Potentially lower margins: Lower cost of entry, expanded financing reach, increased transparency. Expand reached through self-service: Lower transaction cost, Make some corporate services economically feasible for society and Make anytime access to accounts and loan information possible (Pham 2010).

v. *Factors Influencing Banks to Practice E-banking System*

There are different factors that affect the practice and adoption of technological innovation in general and specifically E-banking. For the adoption and practice of new technology there are two well-known models which describe the factors which affect the adoption and practice of E banking such as Technology-organization-environment (TOR) and Technology acceptance model (TAM). The Technology-organization-Environment framework (TOE) Kamrul, H 2009), which identifies three basic Factors for the adoption of technological innovation, i. e, technological factors, organizational and environmental factors. Technology Acceptance Model (TAM) Kamrul, H 2009), which posit the two sets of beliefs, i. e., perceived ease of use (PEOU) and perceived usefulness (PU) to determine individual's acceptance of a technology. PEOU refers to the degree to which an individual believes that using a particular system would be free of physical and mental effort, PU on the other hand is related to users' (Kamrul, H 2009)

vi. *Technology- organization- Environment (TOE) framework*

TOE framework was proposed by Tornatzky and Fleischer; it is designed for studying the likelihood of adoption success of technology innovations. This framework is a comprehensive and well received framework in the context of innovation adoption by organizations and has been used in many studies (Salwani, et al, & Ellis 2009; Chang et al 2007, Zhu & Kraemer 2006). Technology adoption within an organization is influenced by factors pertaining to the technological context, the organizational context, and the external environment. Even though theses paper is trying to assess the practice of e-banking it is also including the implementation and adoption of e-banking. Typical characteristics of technology considered in technology adoption studies are based on the assumption of Roger's diffusion of innovation (Merga, D. (2017), Which include relative advantages (perceived benefits), and relative disadvantages (perceived risks).While the organizational factor refers to the organization's characteristics that influence its ability to adopt and use of E-banking system. The environmental factor refers to the external environment

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in which an organization operates and its condition for supporting the development of E-banking services. For each context, various factors have been identified from the literature but only those that are considered relevant for E- banking adoption are included in the framework. Details of factors considered in this study are discussed below.

vii. *Technological Factors*

It appears that there is a lack of consensus on what factors belong to this context. For example, one study (Salwani 2009) includes technology competence covering existing technology infrastructure and skills to utilize the technology in this context, while other studies (Ellias 2009 & Chang 2007) consider some relevant characteristics of technology. To avoid overlapping between technology and organizational contexts, researcher chooses two basic factors related to technology competence, which have relevant to the organizational factors, i. e perceived benefits and perceived risks are considered in this study from the technological factors.

1. *Perceived Benefits:* Perceived benefits of E-banking cover both direct and indirect benefits for the banking industry as well as for the consumers. Direct benefits include the savings on operational cost, improved organizational functionality, productivity gain, improved efficiency and increased profitability. Indirect benefits include the opportunity or intangible benefits such as improved customer's satisfaction through improved services, improved banking experience and fulfillment of their changing needs and lifestyle (Lu et al. 2005)
2. *Perceived Risks:* One of the important risks faced by banking institutions in offering E- banking services is the resistance to use the services which significantly hinder the growth of E-banking (Zhao et al. 2008 & Laforet 2005). Issues related to security have always been a concern when dealing with technologies related to online transactions such as E-banking (Chang 2007). Therefore, the perception of the risks regarding E-banking is expected to influence its adoption and further growth.

viii. *Organizational Factors*

Organizations are different in their preference to adopt technological innovation (Iacovou 1995 & Grover 1993) influenced by a number of factors, like firm size, top management support and financial and human resources. In the framework for this study, researcher uses one basic organizational factor as discussed below.

Financial and Human Resources: Financial resources are an important factor in facilitating innovation adoption for any organization and they are often correlated with the firm size (Gemechu, A. (2014) Therefore, it is expected that the availability of financial resources within the adopting firms is important for E-banking practice. These resources enable banking institutions to obtain human related resources including the required skills and expertise to develop and support provision of E-banking services.

ix. *Environmental Factors*

Researcher identified factors related to the environmental context that play a crucial role in technology adoption and some factors in this category are arguably more influential than others, especially when countries under study have an authoritative government leadership. The Four factors relevant for E-banking adoptions included in this study are:-

1. *Legal Frameworks:* The existence and maturity of E-commerce legal frameworks within a country influence the diffusion of online transactions including E-banking as demonstrated in various studies Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017.
2. *The National ICT Infrastructure:* National ICT infrastructure is a major factor that supports the adoption of E-banking as the case for other E-commerce initiatives. Without an adequate development level and quality of a nation's ICT infrastructure, E-banking adoption and use cannot do well (Quaddus, M, and Hofmeyer G 2007).
3. *Competitive Pressure:* Competitive pressure can strongly influence any bank to develop and adopt E-banking initiatives and it may affect the bank's perception towards E- banking system. As implied in previous studies (Quaddus & Hofmeyer 2007; Gibbs).
4. *Government Support:* Government can either directly or indirectly affect the adoption of E-banking in terms of creating a favorable environment and impetus for banking institutions and their so that the services can be diffused with the community (Quaddus, M, and Hofmeyer G 2007)

x. *Technology Acceptance Model (TAM)*

TAM was developed by Davis 1986 to explain the computer-usage behavior. According to the model, in explaining the adoption of any information system, perceived ease of use (PEOU) and perceived usefulness (PU) are the two most important determinants.

1. *Perceived Ease of use:* Refers to the degree to which a person that using a particular system would be free from effort Masrom and Hussein (2008)
2. *Perceived Usefulness*: Refers to the degree to which an organization that using a particular system would enhance or improve its job performance.

According to Masrom and Hussein (2008) the adoption of whether to use an information system for a particular individual is very much dependent on the perceived usefulness and perceived ease of use of the information system.

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TAM was developed to explain and predict particular IT usages. However, this particular Model has been using by many researchers in studying adoption and diffusion of various IT technologies. For this study researcher uses two basic factors of TAM, i. e., perceived ease of use and Perceived usefulness to analyses the perception of users on the adoption of E-banking system in Ethiopia.

The frameworks discussed above have their own advantage and disadvantages based on the nature of the study. In this study, Technology-organization-environment framework and technology acceptance model were used to have a more precise forecast on the challenge and practice of E-banking system in Ethiopian banking industry.

b) Empirical Studies Related with E-Banking

Some related studies are conducted by different researchers in different parts of the economics leadership. Gardachew (2010) conducted research on the determinants of E-banking services adoption in Ethiopia. The aim of his study was focused on analyzing the status of electronic banking in Ethiopia and investigates the main determinants of implementing E-banking system. The author conducted a survey on the existing operating style of banks and identifies some challenges of using E-banking system, such as, lack of suitable legal and regulatory frame works for E-commerce and E- payments, political instability in neighboring countries, high rates of illiteracy and absence of financial networks that links different banks. According to Gardachew (2010), Opportunities offered by ICT through e-learning programs and Commitment of the governments on development of ICT infrastructures is considered as drivers of using E- commerce and E-payment systems. The study conducted by Daghfous and Toufaily (2007) on the success and critical factors in adoption of E-banking by Lebanese banks. The research was conducted on the factors that can lead to success the adoption of E-banking and the other factors that can constitute as barrier to its adoption, it focus on the organizational, structural and strategic factors which can accelerate or, on the contrary, slow the adoption of this electronic mode of distribution and communication by the banks, through analyzing the case of the Lebanese market. In order to test the validity of the theoretical framework, structured survey was used, interview questionnaire that was given to E- banking managers or to information technology managers of all the banks on the official list of institutions operating on the Lebanese market, with a total of 57 banks, 31 of them operate internationally and 26 are strictly local were used to gather data. The results of their study shows that the organizational variables (bank size, functional divisions, technical staff, technical infrastructure, perceived risks, decision makers` international experience and mastery of innovation) are variables which exert significant impact on the adoption of E-banking, among the structural characteristics, the result revealed that internal technological environment of the bank is a very important factor in determining the adoption of E-banking, also the result shows that banks which are developing in the international scale are more likely to adopt E-banking innovations.

Finally the result of the study indicated that extent of penetration of E-banking in the growth phase of an emerging market has an important correlation with the improvement of economics leadership economics in performance.

Khanfar et al (2006) argue that consumer resistance to the innovation is caused by functional barriers and psychological barriers. Functional barriers can be divided into three: the usage barrier, the value barrier and the risk barrier, whereas psychological barriers can be divided into tradition barrier and image barrier. According to Ram and Khanfar et al (2006) functional barriers arise when consumers perceive changes would take place when adopting innovation and the psychological barriers are caused by consumer's beliefs. On the other hand Khanfar et al (2006) conducted study on the customer satisfaction with internet banking web site in the Arab Bank. The study identified some factors which can determine customer's satisfaction in the use of internet banking service. Such as; customer supports, security, ease of use, digital products/services, transaction and payment, information content, and innovation. Researchers employ a survey questionnaire to gather data and their results showed that there is a narrow- based satisfaction with internet banking in all factors through a multi-regression; the researchers found out that all factors have an impact on the customer satisfaction, and they have found that the relation was positive.

In general, Review of Empirical studies shows that understanding the practice of E-banking in Ethiopia, Africa and in the other economics leaderships. The study mostly deals about the determinants of E-banking service adoption. Some studies are also deals about the critical success factors (CSFs) in E-banking is important for banking industries because it would potentially help them improve their strategic planning process. The main obstacles and barriers that oppose E-banking practice are the concerns of security, privacy of information and technology investment cost. Also the literature review indicates that according to the there are different factors that influencing the practice of E-banking such as, perceived advantages and other factors related to the services itself & how to be accepted and used by the, which differ from country to country, reflecting the economic and technological development in each country. This study will generally tried to assess the general practice, benefits of e-banking for the banks, and general economy. Problems related with the implementation of E-banking and also the practice of E-

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banking by. And also try to assess the possible intervention by the government that will promote the development of this service.

Chapter Three: Research Methodology

a) Research Design

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the problem research. In this study the study would be used both descriptive and explanatory research design, this is because the nature of the study consists dependent and independent variables.

b) Approaches of the Study

Research approach is a plan and procedure that consists of the steps of broad assumption to detailed method of data collection, analysis and interpretation. There are two types of research approach, namely qualitative research approach and quantitative research approach. The research approach in this study would be chosen based on the purpose and the research questions set out to be addressed. In order to achieve the objective of this study and answer the research questions the study would be adopt both qualitative and quantitative research approach to assess the determinants of E-banking service adoption in Economics leadership economics in bank and explore the basic challenges.

c) Population and Sampling Design

i. *Target population*

In order to achieve aim or desired objective the target groups of the study would be taken all employees of Economics leadership economics in Bank in ECONOMICS LEADERSHIP. The total population of this study would be 329 employees. Therefore the target population of the study would be 329 data population.

ii. *Sampling Techniques*

The study would be made up of all of the members of the organization. Selecting a sample is a fundamental element of the study. Census will chose for taking the study on the grounds that every single observation of the study would be all managerial and non-managerial members of the organization to get quality and sufficient information.

iii. *Sampling Size*

In order to come across to get quality information, in this study the study would be selected all employees of the bank which are working administration and non-administration areas. The number of size in the study would be 54.7% (180 employees).

Economics Leadership Economics in Bank Economics Leaderships Economics Leadership and Employees

No.	Bank's Branch Name	Number of Employees	Sample
1	Ayertena	18	10
2	Beklobet	15	8
3	Kality	14	8
4	Lebu	16	9
5	Lafto	17	9
6	Jemmo	15	8
7	Goffa	18	10
8	Nifas Silk	16	9
9	Lancha	15	8
10	Hanna Mariam	13	7
11	Bole Bulbula	21	12
12	Kera	15	8
13	Mekanisa Abo	15	8
14	Kirkos	16	9
15	Stadium	19	10
16	Lafto Mebrat	16	8
17	Saris Addis Sefer	16	8
18	Mekanisa	27	16
19	KalityMaseltegna	13	7
20	Kera Beg Tera	14	8
Total		329	180

d) Data Type and Source

There are two types of data source, namely primary and secondary source. In this research the data source would be exclusively primary data because data nature will going to be direct collected from managers and employees so there no ways to go secondary data. Therefore both qualitative and quantitative data type would be used.

e) Data Collection Methods

There are also two types of data collection methods. These are primary and secondary data

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collection methods .therefore in this study both primary and secondary data collection methods would be used.

f) Data Analysis Method

There are two types of data analysis namely descriptive and inferential data analysis methods. Therefore in this research inferential analysis would be used to analysis the determinants of electronic banking service adoption in Economics leadership economics in bank ECONOMICS LEADERSHIP. From different inferential analysis methods correlation and regression would be used. After the data would be recorded and edited in order to support the analysis I would be used use spss method.

g) Reliability and Validity

Reliability is one of the characteristics and /or quality of measure of constructs. As of Bhattacherjee (2012), reliability is the degree to which the measure of a construct is consistent or dependable. I would be sent questioner to my adviser to evaluate the standards of the questioner and then drop un standard questioner and continue standard questioner. I will evaluate other standardize questioners from other researchers and I will practice plot test to other organization. Reliability refers to the consistency of measure. To measure the reliability of the questioners I would be used test re-test approach to estimate reliability (using Pearson product – moment correlation coefficient).

Chapter Four: Data Analysis and Interpretation

The purpose of this research was to investigate determinants of electronic banking service adoption: A study conducted in ECONOMICS LEADERSHIP city Economics leadership economics in bank. Data Analysis of the findings generated from the results of survey which were conducted through the questionnaires. This chapter presented a discussion of the final results and the process through which the results obtained. In addition to this, background information of respondents also presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, and a regression analysis through SPSS version 25.

A total of 180 questionnaires were distributed and the response rate was indicated in the table below. *Table 4.1: response rate* Items Response Rate Sample size 180 (100%) Collected 162 (90%) Remain un Collected 18 (10%) *Source: own survey, 2021.*

Table 4.1: Response Rate

Items	Response Rate	
Sample size	180	100%
Collected	162	90%
Remain Un collected	18	10%

Source: Own Survey 2021 G. C

From the above table 4.1, 180 questionnaires were distributed and 162 questionnaires (90%) collected and 10 questionnaires (10%) were remaining uncollected.

a) Demographic Profile of the Respondents

Table 4.2: Demographic Profile of the Respondents

Items	Frequency	Percentage(%)
Gender		
Male	107	66%
Female	55	34%
Total	162	100%
Age		
21-30	57	35.2%
31-40	34	21%
41-50	49	30.2%
Above 50	22	13.6%
Total	162	100%
Marital Status		
Single	82	50.6%
Married	69	42.6%
Divorce	9	5.6%
Widow	2	1.2%
Total	162	100%
Educational Level		
Diploma & below	35	21.6%

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First degree	105	64.8%
Masters & above	22	13.6%
Others	0	0
Total	162	100%

Source: Own Survey 2021G. C

Based on the above table 4.2 item 107 (66%) of the respondents were male and 55 (34%) of the respondents are female. Based on the information, we can infer that the majority of the respondents were male In Item 2, specifies the age distribution of the respondents. Based on this 57 (35.2%) of the respondents are with the age of 21-30 years, age group of 31-40 years, 34 (21%) and 49 (30.2%) are with age group of 41-50 years and >50 years 22 (13.6%) so this indicates that the majority of the respondents are young 57 (35.2%) and >50 years respondents are the least which is 22 (13.6%). Based on the above table 4.2 number 3, 82 (50.6%) of respondents were single. 69 (42.6%) of them were married 9 (5.6%) were divorced and 2 (1.2%) orderly. So this indicates the majority the respondents are single 82 (50.6%) and the divorced were the least 2 (1.2%). In Item 4, education level of respondents. Based on this Diploma & bellow were 35 (21.6%), First degree were 105 (64.8%) Masters & above holders were 22 (13.6%), and others were 0 (0%) so this indicates that the majority of the respondents were degree holders and no others was in the Respondents 0 (0%).

b) Descriptive Statistics Analysis

Items	Frequency	Percentage
What type of account do you hold?		
Saving account	162	100%
Current account	23	14.1%
Fixed time deposit	12	7.4
Total	197	122%
What type of E- banking service you use?		
ATM	144	88.9%
Mobile banking	162	100%
Internet banking	58	35.8%
POS	36	22.2%
Agent banking	0	0%
None	0	0%
Total	400	246.9%
How long you use the service?		
Below 1 year	36	22.2%
1 year	23	14.2%
2 years	26	16.1%
more than 2 ears	77	47.5%
Total	162	100%

Technological Factors (Perceived Risk)

No.	Items	Strongly Disagree	Disagree	Moderate	Strongly Agree	Agree
1	Fear of risk to use E- Banking may hinder people to use it.	4 (2.5%)	12 (7.4%)	38 (23.5%)	30 (18.5%)	9 (5.6%)
2	Barrier for the adoption of E- Banking service.	12 (7.4 %)	15 (9.3 %)	61 (37.6%)	45 (27.8%)	29 (17.9%)
3	In the case of using E -Banking, security risk affectsuser's decision to use the system.	47(29%)	9 (5.6%)	12 (7.4%)	64(39.5%)	30 (18.5 %)
4	It is difficult to trust the technology provided by the banks	94 (58 %)	17 (10.6 %)	8 (4.9 %)	35 (21.6%)	8 (4.9 %)

Technological Factor: It is a determinant to E-banking service adoption fears of risk to use e-banking my hinder people to use it.

In the above table 4.4. *item 1*, 2.5% of respondents said strongly disagree, 7.4% of the respondents said disagree, 23.5% of the respondents were Moderate, 48.1% of the respondents agreed, 18.5% of the respondents were strongly agreed. So, most of respondents were agree on fear of risk to use e-banking my hinder people to use it and the respondents

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who strongly disagreed were the least (2.5%). This implies that the bank are liable for avoid their risk hinder people.

In Item 2: Regarding to lack of confidence with the security aspects considered as barrier for adoption of e banking service: -7.4% of respondents said strongly disagree 9.3% of the respondents disagreed, 37.6% of the respondents were Moderate. 27.8% of the respondents agreed and 17.9% of respondents were said strongly agreed. So, the majority of the respondents said moderate 37.6% of them lack's confidence security aspects. So the bank provide security to avoid barriers.

In Item 3: Security risk affect users decision to use the system; 29% of the respondents were strongly disagreed, 5.6% were disagree, 7.4% the respondents were Moderate, 9.5% of the respondents were agreed on security risk and 18.5% of the respondents preferred strongly agree. The major respondents selected agree which is 47.4% and 5.6% disagree are least this shows that security risk affects user decision to use the system. So the bank protect security risk to increase the decision of using the system.

In Item 4: Difficult to trust the technology provided by the banks: 58% of respondents were strongly disagree, 10.6% of the respondents were disagreed, 4.9% of the respondents were Moderate, 21.6% of the respondents were agreed and 4.9% were strongly agreed. The majority of the respondents choose strongly disagree to the difficulty of trust the technology provided the banks. who said moderate and strongly agree were the least (4.9%). Therefore the banks provided technology for users.

Organizational Factors

No.	Items	Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	
1	Using E- Banking service increases cost to do banking task	2 (1.2 %)	5 (3.1%)	82 (50.7%)	42 (25.9%)	31 (19.1%)	3.59
2	The bank provides guidelines on the use of E-banking services facility	141 (87 %)	16 (9.9 %)	1 (6 %)	3 (1.9 %)	1 (6 %)	1.19
3	Relatively using Mobile to get E-banking service is expensive for	6 (3.7%)	25 (15.4 %)	80 (49.4%)	28(17.3%)	23 (14.2%)	3.23
4	Of our bank were not familiar with the E-Banking service provided using mobile phone	11(6.8 %)	12 (7.4%)	51 (31.5%)	84(51.9%)	4 (2.4%)	3.56
5	Lack of technical and managerial skills to use the system.	3 (1.9%)	5 (3.1 %)	11 (6.8 %)	122 (75.3 %)	21 (12.9%)	3.94

Source: Own Survey 2021 G. C

Item 1, Table 4.5: Using E-Banking service increases cost to do banking task. In the above, regarding to organizational factors of the bank 1.2 percent of respondents said strongly disagree, 3.1 percent of the respondents said disagree, 50.7 percent of the respondents were Moderate, 25.9 percent of the respondents agreed, 19.1 percent of the respondents were strongly agreed. So, most of respondents were Moderate on E-Banking service increases cost to do banking task and the strongly disagreed respondents were the least. So the bank minimizes the cost of e-banking service.

Item 2: Provides guidelines on the use of E-banking services facility. In the above table, regarding to organizational factors of the bank 87 percent of respondents said strongly disagree, 9.9 percent of the respondents said disagree, 0.6 percent of the respondents were Moderate, 3 percent of the respondents agreed, 0.6 percent of the respondents were strongly agreed. So, most of respondents were strongly disagree on Provides guidelines on the use of E-banking services facility and the strongly agreed and moderate respondents were the least. Therefore the bank provides guideline on the use of e-banking service facility.

In Item 3: Relatively using Mobile to get E-banking service is expensive for; 3.7% of the respondents were strongly disagreed, 15.4% of were disagree, 49.4% of the respondents were Moderate 17.3% of the respondents were agreed and 14.2% of the respondents preferred strongly agree. The major respondents selected moderate which is 49.4% of them and 3.7% are the least for strongly disagreed. So that the bank should reform E- banking service commission.

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In Item 4: of our bank were not familiar with the E-Banking service provided using mobile phone: the 6.8 percent of the respondents were strongly disagree, 7.4 percent of the respondent were disagreed, 31.5 percent of the respondents were Moderate, 51.9 percent of the respondents were agreed and 2.4 were strongly agreed.

Therefore the bank create awareness to the customer how to use e-banking service by using mobile phone.

In Item 5: Lack of technical and managerial skills to use the system; 1.9% of the respondents were strongly disagreed, 3.1% of were disagree, 6.8% of the respondents were Moderate, 75.3% of the respondents were agreed and 12.9% of the respondents preferred strongly agree. The major respondents were Moderate which accounts 75.3% and 1.9% are the least for strongly disagree. Because this the bank improve technical and managerial sill of e-banking service implementation.

No.	Items	Strongly Disagree	Disagree	Moderate	Agree		Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)		Frequency (%)	
1	Using E-Banking with mobile is difficult due to low network access in Ethiopia	0 (0%)	14 (8.6%)	32(19.8%)	65 (40.1%)		51(31.5%)	3.94
2	Lack of sufficient government support will affect willingness to use technological innovation	5 (3.1%)	8 (4.9%)	7 (4.3 %)		11(6.8%)	131 (80.7%)	4.57
3	Lack of available ICT infrastructure will affect the effectiveness of E-banking services	6 (3.7%)	7(4.3%)	1 (6.8%)		130 (80.3%)	8 (4.9%)	3.78
4	E- banking services may not perform well because of network problem	9(5.5%)	14(8.6%)	3 (1.9%)	97	97 (59.9%)	39 (24.1%	3.88
5	Lack of legal frameworks that enforce banking industries adoptiontechnological innovation may affect the adoption of e – banking service	65 (40.2%)	41(25.3%)	24(14.8%)		14 (8.6%)	18 (11.1%)	2.25

Source: Own Survey 2021 G. C

Environmental Factors: In the above *table 4.6 item 1,* regarding to using E-Banking with mobile is difficult due to low network access in Ethiopia. Null percent of respondents said strongly disagree, 8.6 percent of the respondents said disagree, 40.1 percent of the respondents were Moderate, 31.5 percent of the respondents agreed, 31.5% of the respondents were strongly agreed. So, most of respondents were Moderate on network access. The strongly disagreed respondents were the least (null %). Therefore the bank cooperate with Ethio -telecom to improve network access of the bank.

In Item 2: Lack of sufficient government support will affect customer willingness to use technology innovation.: -the majority of respondents said strongly agree (80.7%), 4.9% of the respondents disagreed, 3.1% of the respondents were strongly disagree. 6.8% of the respondents agreed and 4.3 % of respondents were said moderate. To conclude the above analyses the bank should be cooperate with government to get support and to initiate to use technological innovation.

In Item 3: Lack of available ICT infrastructure will affect the effectiveness of E-banking services: 3.7% of the respondents were strongly disagreed, 4.3% of were disagree, 6.8% the respondents were Moderate, 80.3% of the respondents were agreed on awareness of and 4.9% of the respondents preferred strongly agree. The major respondents selected were agree which is 80.3% and 3.7% are the least for strongly disagree. So the bank improve ICT infrastructure to improve the effectiveness of e banking service for.

In Item 4: E- banking services may not perform well because of network problem: 5.5% of the respondents were strongly disagreed, 8.6% of were disagree, 1.9% the respondents were Moderate, 59.9% of the respondents were agreed and 24.1% of the respondents preferred strongly agree. The major respondents selected were agree which is 40.5% and 1.9% are the least for moderate. Therefore the bank improve network problem.

In Item 5: Lack of legal framework affect e banking service. 42.2% of the respondents were strongly disagreed, 25.3% of were disagree, 14.8%the respondents were Moderate, 8.6% of the respondents were agreed and 11.1% of the respondents preferred strongly agree. The major respondents selected strongly disagree which is 40.2% and 8.6% of the respondents are agree which is the least.

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Demographic and Socio-Cultural Factors

No.	Items	Strongly Disagree		Disagree		Moderate		Agree		Strongly Agree
		No.	%	No.	%	No.	%	No.	%	No.
1	E-Banking makes it easier to do banking activities	15	11.7	21	13	17	10.5	87	53.7	11.1
2	From the bank perspective it is easy to use E-Banking to accomplish banking tasks	118	72.8	13	8	20	12.4		8	4.9
3	Using E-Banking simplify the activity of workers to deliver service to.	3	1.9	2	1.2	27	16.7		102	62.9
4	The management of the bank provide training courses for its staff when introducing e banking service.	123	75.9	9	5.6	7	4.3		12	7.4
5	Age is fundamental factors on use of e-banking service.	7	4.3	5	3.1	105	64.8		18	11.1
6	Educational level is the most important issue in using e-banking service.	4	2.5	3	1.8	27	16.7		91	56.2
7	Social class is significant issue for using e-banking service.	11	6.8	41	25.3	31	19.2	9	77	47.5
8	Attitude toward banking saving money is important to using e –banking service.	2	1.2	15	9.3	38	23.5		47	29

Source: Own Survey 2021 G. C

Demographic And Socio-Cultural Factors: Table 4.7 item 1, regarding to E-Banking makes it easier to do banking activities.11.7 percent of respondents said strongly disagree, 13 percent of the respondents said disagree, 10.5 percent of the respondents were Moderate, 53.7 percent of the respondents agreed, 11.1% of the respondents were strongly agreed. So, most of respondents were agree on. The strongly agreed respondents were the least.

In Item 2: From the bank perspective it is easy to use E-Banking to accomplish banking tasks; 72.8% of the respondents were strongly disagreed, 8% of were disagree, 12.4% of the respondents were Moderate, 4.9% of the respondents were agreed and 1.9% of the respondents preferred strongly agree. The major respondents selected strongly disagree which is 72.8% and 1.9% of are the least for strongly agree. From the above analyses the bank should change the perception of accomplishing banking tasks by using e banking service.

In Item 3: Using E-Banking simplify the activity of workers to deliver service to: the 1.9 percent of the respondents were strongly disagree, 1.2 percent of the respondent were disagreed, 27 percent of the respondents were Moderate, 102 percent of the respondents were agreed and 17.3 were strongly agreed. Therefore the bank provide effective and accessible e banking service to the.

In Item 4: The management of the bank provide training courses for its staff when introducing e banking service; 75.9% of the respondents were strongly disagreed, 5.6% were disagree, 4.3% the respondents were Moderate, 7.4% of the respondents were agreed and 11% of the respondents preferred strongly agree. The major respondents were strongly disagreed which is 75.9% and 4.3% are the least for strongly agree. Because of the above reason the bank should give training course for the staff about e –banking service implementation.

In Item 5: Age is fundamental factors on use of e-banking service. 4.3% of the respondents were strongly disagree, 3.1% disagree, 64.8% moderate 11.1 agree and 16.7% of the respondents preferred strongly agree. The major respondents selected were moderate which is 64.8% and 3.1% are the least to disagree.

In Item 6: Educational level is the most important issue in using e-banking service. 2.5% of respondents were strongly disagree, 1.8% ware disagree, 16.7% moderate, 56.2% ware agree and 22.8 % of respondents ware strongly agree. So support educational centers to improve the quality of ability to use e banking service.

In Item 7: Social class is significant issue for using e-banking service. 6.8% of the respondents were strongly disagreed, 25.3% were disagree, 19.2% the respondents were Moderate, 47.5% of the respondents were agreed and 1.2% of the respondents preferred strongly agree. The major respondents were agreed which is 47.5% and 1.8% are the least for disagree. Because of the above reason the bank should identified social class of the by producing new products.

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In Item 8: Attitude toward banking saving money is important to using e–banking service. 1.2% strongly disagree, 9.3% ware disagree, 23.5% of respondents ware moderate, 29% of respondents ware agree and 37% of the respondents ware strongly agree. So attitude is the most important issue to the use of e-banking service

Perceived usefulness

No.	Items	Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	
1	E-Banking service is more accessible to users than visiting a bank			15(9.3 %)	24 (14.8 %)	123(75.9 %)	4.67
2	The transactions in E-Banking are at a lower price, or at no cost for	130 (80.2 %)	11 (6.8 %)	14 (8.6 %)	3 (1.9%)	4 (2.5 %)	1.40
3	E-Banking reduce number of coming to the banking hall	17 (10.5 %)	11(6.8 %)	87 (53.7 %)	32 (19.7 %)	15 (9.3 %)	3.01
4	E-Banking service is more accessible to users than visiting a bank	52 (32.1%)	65 (40.1 %)	13 (8%)	17 (10.5 %)	15 (9.3 %)	2.25
5	E-Banking service increase productivity of the bank	2 (1.2 %)	13 (8.1%)	127 (78.4%)	18 (11.1 %)	2 (1.2 %)	3.03

Source: Own Survey 2021 G.C

Perceived Usefulness: E-Banking service is more accessible to users than visiting a bank. In the above *table 4.8 item 1*, regarding to accessibility e banking of service null percent of respondents said strongly disagree, null percent of the respondents said disagree, 9.3 percent of the respondents were Moderate, 14.8 percent of the respondents agreed, 75.9% of the respondents were strongly agreed. So, most of respondents were strongly agreed on accessibility e banking of service. The disagreed and strongly disagree respondents were the least (null %). So that the bank upgrade E-banking service regarding to accessibility of the .

In Item 2: The transactions in E-Banking are at a lower price, or at no cost for: -the majority respondents said strongly disagree (80.2%), 6.8% of the respondents disagreed, 8.6% of the respondents were moderate. 1.9% of the respondents were agreed and 2.5 % of respondents were said strongly agreed. The strongly disagree respondents were the major. Because of the above analysis the bank reform the payment system of e banking service.

In Item 3: E-Banking reduce number of coming to the banking hall 10.5percent of the respondents were strongly disagree, 6.8 percent of the respondent were disagreed, 53.7 percent of the respondents were Moderate, 19.7 percent of the respondents were agreed and 9.3 were strongly agreed. Most of the respondents were moderate. Therefore the bank increase the numbers of pos, ATM, agents to access effectively the service.

In Item 4: E-Banking service is more accessible to users than visiting a bank: 32.1% of the respondents were strongly disagreed, 40.1% were disagree, 8% of the respondents were Moderate,10.5% of the respondents were agreed on starting of reward and 9.3% of the respondents preferred strongly agree. The major respondents said disagree which is 40.1% and 8% are the least for moderate. The bank give awareness usage of time to their.

In Item 5: E-Banking service increase productivity of the bank; 1.2% of the respondents were strongly disagreed, 8.1% were disagree, 78.4%the respondents were Moderate,11.1% of the respondents were agreed on financial reward and 1.2% of the respondents preferred strongly agree. The major respondents were said Moderate which is 78.4% and 1.2% are the least for strongly disagreed and strongly agree. Therefore the bank provide new products of e banking service to attract.

Table 4.9 Political and legal issue factors (Data source 2021).

Political and Legal Issue Factors: In the above *table 4.9 item 1*, regarding tax policy usefulness in e banking service 3.7 percent of respondents said strongly disagree, 9.3 percent of the respondents said disagree, 35.8 percent of the respondents were Moderate, 23.5 percent of the respondents agreed, 27.7% of the respondents were strongly agreed. So, most of respondents were Moderate on tax policy usefulness. The strongly disagreed respondents were the least

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(3.7%). Therefore the bank follows the tax police continuously.

In Item 2: Consumer protection and e-commerce are significant on using e banking service 46.3 percent of the respondents were strongly disagree, 27.8 percent of the respondent disagreed, 14.8 percent of the respondents were Moderate, 9.9 percent of the respondents were agreed and 1.2% were strongly agreed. Most of the respondents strongly disagree. In the above analysis majority of the respondents said that customer protection has no significant effect on e banking service.

In Item 3: Government involvement in banking industry is important on using e-banking service, 59.9 percent of the respondent were strongly disagreed, 19.1 percent of the respondents were disagree, 6.9 percent of the respondents were moderate, 9.3 were agreed and 14.8 percent of respondents were strongly agreed. Most of the respondents were strongly disagreed on government involvement in banking industry.

In Item 4: Bureaucracy plays significant role in using e banking service.14.8 percent of the respondents were strongly disagree, 10.5 percent of the respondent disagreed, 17.3 percent of the respondents were Moderate, 42.6 percent of the respondents were agreed and 14.8% were strongly agreed. Most of the respondents were said moderate and 10.5% were the least for disagreed. The bank should follow comfortable bureaucracy system to improve e banking service.

Table 4.10: Model Summary on Electronic Banking Adoption

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	0.926	0.813	0.859	0.2234

(Data Source 2021)

Determinant independent variables (Technological factors organization, demographic and soi-cultural, political and legal issue and environment).

The coefficients indicate the prediction of individual variables on the dependent variables. The results indicates that technology factor significantly (β = 0.223, p = 0.010) predict adoption of E- banking. Perceived ease of use significantly (β = 0. 451, p = 0.003) predict adoption of E-banking. Perceived compatibility does not significantly predict adoption of E-banking (β = 0.111, p = 0.124). Perceived reliability significantly predict adoption of E- banking (β = 0.223, p = 0.011). Perceived self-efficacy does not significantly predict adoption of E- banking.

Table 4.11: Coefficients (Independent Variables as Predictors to E-banking Service)

Model	Unstandardized Coefficients	Standardized Coefficients		T	Sig
	B	Std Error	Beta		
Technological organization, Demographic and Socio-cultural, Political and legal Issue Environment	0.7480 0.554 0.724 0.445 0.164	.078 .089 .079 .076 .018	0.2480 0.154 .124 .145 .164	.000 65.324 8.025 10.231 7.214	.999 .899 .999 .998 .857

(Data Source 2021)

The data shows the coefficients of the independent variables (Technological organization, demographic and socio-cultural, political and legal issue environment) have a positive sign and P<0.01 for all independent variables; this result indicates that Technological organization, demographic and socio-cultural, political and legal issue environment variables have a positive and significant effect on E-banking service.

Table 4.12: Summary Result of the Correlation Analysis

Relationship	r value	P Value	Status	Result of the Hypothesis
Relation between Technologies users 'adoption of E-banking services.	0.877	0.000	Moderate	Accept
Organizational factors have Relation between users 'adoption of E-banking services.	0.673	0.000	Strong	Accept
Environment has Relation between users 'adoption of E-banking services.	0.681	0.000	Strong	Accept
Demographic and socio-cultural factors (age, sex, religion, culture, life style) Relation between users 'adoption of E-banking services.	0.667	0.000	strong	Accept
Political and legal issue Relation between users 'adoption of E-banking services.	0.550	0.000	Moderate	Accept

Data Source 2021

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c) *Moderate Relationship between Technologies users 'Adoption of E-banking Services among International Bank*

Empirical Evidence

H. M. Arshad et al. (2017) found a strong relationship between (sensory) impressive Relation between Technologies users 'adoption of E-banking services among international bank ($r = 0.877$ and $p < 0.05$). In a study undertaken by V. Prabakaran (2012), under the title Determinants of electronic banking service adoption it found positive relationship between impressive technology andE-banking services. Z. U. Abideen and S. Saleem (2012) conduct a study under the title Determinants of electronic banking service adoption and they found strong association between impressive E-banking services ($p < 0.05$ but the "r" value not stated).

d) *Strong Relationship between Organizational Factors has user's Adoption of E-banking Services*

Empirical Evidence

D. Prasanna Kumar and K. Venkateswara Raju (2015) found a significant relationship between ability of the Relationship between Organizational factors has user's adoption of E-banking services ($r = 0.673$ and $p < 0.05$). (i. e. simple to understand) and its ability to change the opinion and prejudice of the respondent about a E-banking service. V. Prabakaran (2015) reported Organizational factors being understandable (calculated value 50 > table value 36.4) have positive relationship with Organizational factors has users adoption of E-banking services.

e) *Strong Relation Environment Factor for users 'Adoption of E-banking Services*

Empirical Evidence

That environment factor being eye catching (calculated value have positive relationship with E-banking service. H. M. Arshad et al. (2014) also found a strong relationship between (arousal) attention taking environment and E-banking service ($r = 0.681$and $p < 0.05$). Furthermore, their study has been observed effective advertising is the major source to generate sensations in service which motivate them for E-banking.

f) *Strong Relationship Demographic and Socio-Cultural Factors (users 'Adoption of E-Banking Services*

Empirical Evidence

Halkias et al. (2018) analyzed the relationship between the Demographic and socio-cultural factors (users 'adoption of E-banking services using ANOVA and reported significant relationship ($F = 24.13$ and $p < 0.001$). Moreover they indicated developing Demographic and socio-cultural factors (users 'adoption of E-banking services communication has been traditionally regarded as an important function to increase the use of E- banking service motivation. Huang et al. (2011) reported strong relationship with ($r = 0.667$ and $p < 0.01$).

g) *Moderate Relationship Political and Legal Issue users 'Adoption of E-Banking Services*

Empirical Evidence

Empirical literature on relationship between Political and legal issue users 'adoption of E-banking services is very limited and practitioners should emphasis on this issue. However, V. Prabakaran (2018) found positive relationship between Political and legal issue being creative (calculated value 66 > table value 36.4) and E-banking service reported moderate relationship ($r = 0.550$ and $p < 0.001$).

Table 4.13: Summary Result of the Regression Analysis

Independent variable	Standard beta coefficients	Statistical	Rank of Influence
Technological factors	0.211	0.000<0.05	2
Organizational factor	0.111	0.077<0.05(insignificant)	5
Demographic and socio-cultural factors	0.277	0.000<0.05	1
Political and legal issue factors	0.122	0.000<0.05	4
Environmental factors	0.188	0.000<0.05	3

(Data source 2021)

To evaluate how much the current regression result practical, detail literature review has been executed. E. Malik et al. (2018). The above data showed that or indicated that as successful strategy to motivate people to E-banking service always remind the first choice that pops up in a user focus. They found that E-bank being attention grabbing ($\beta = 0.277$) has more influence than Demographic and socio-cultural factors being impressive ($\beta = 0.211$) on technological. This quite similar with the current multiple regression result.

S. Saleem (2013) on their research Determinants of electronic E-banking service adoption reported positive significant impact of independent variables on the dependent variable ($F = 30.144$ and $p < 0.05$). They also found ($R = 0.111$ and R Square = 0.261), which predicts a moderate relationship between the set of independent variables and dependent variable with the reduced error of prediction by 26.1%.

Niazi et al. (2012) considered impressive and attention grabbing environmental factor as independent

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variable and reported (β = 0.063 and β = 0.491) respectively. The R Square value (0.610) and R (0.511) shows that these variables contribute 41% in this analysis. Lastly it can be said that the current regression analysis results are similar to the aforementioned empirical evidences.

Chapter Five: Conclusion and Recommendation

After presenting the results and discussion of the research in the previous chapter, the summary of findings are now discussed in the light of the previous chapter. Conclusion and recommendations are presented.

a) Conclusion

The study investigated the determinants of electronic banking service adoption: A study conducted in ECONOMICS LEADERSHIP city international bank. Data Analysis of the findings generated from the results of survey which were conducted through the questionnaires. A total of 180 questionnaires were distributed and 162 questionnaires collected whereas the remaining 18 questionnaires uncollected duo to different reason. 107 (66%) of the respondents were male and 55 (34%) of the respondents are female. All respondents are used mobile banking service and they have saving account.

From technological factors fear of risk and lack of confidence highly affect e- banking service adoption. Regarding to organizational factors 50.7%of respondents said that using e-banking service increase cost to do banking task. 87% of respondents strongly disagree about providing guideline on the use of e-banking service facilities. 49.4% of respondents were give moderate response about e-banking service expensiveness to compare other services. Majority of the respondent (75.3%) agreed the lack of technical and managerial sill to use the system.

Regarding to environmental factors 40.1% of respondents said that network is the major factors of e-banking service. 80.7% of the respondent strongly agree on lack of sufficient government support will affect customer willingness to use technology innovation. 80.3% of the respondents were agreed on lack of available ICT infrastructure will affect the effectiveness of E-banking services. 42.2% of respondents strongly disagreed on lack of legal framework affect e banking service.

Demographic and Socio-Cultural Factors: 53.7% of respondents agreed on E-Banking service make it easier to do banking activities. 72.8% of the respondents were strongly disagreed on e- banking services are to accomplish banking tasks. 102 percent of the respondents were agreed on. Using E-Banking simplify the activity of workers to deliver service to.

Majority of the respondents strongly disagree on management of the bank provide training courses for its staff when introducing e banking service. Age is also the major factors of on using e banking service. 56.2% ware agreed on educational level is the most important issue in using e-banking service. The major respondents were agreed on Social class is significant issue for using e-banking service.37% of respondents were strongly agreed about attitude toward banking saving money is important to using e–banking service.

1. *Perceived usefulness:* 75.9% of the respondents were strongly agreed on E-Banking service is more accessible to users than visiting a bank. The majority respondents said strongly disagree (80.2%) on transactions in E-Banking are at a lower price, or at no cost for.
2. *Political and legal issue factors:* 35.8% of respondents moderately agree on tax policy affects the service of e-banking service. 42.6% of respondents were agreed on bureaucracy plays significant role in using e banking service.
3. *Based on correlation analysis:* The results indicate that technology factor significantly (β = 0.223, p = 0.010) predict adoption of E- banking. Perceived ease of use significantly (β = 0. 451, p = 0.003) predict adoption of E-banking. Perceived compatibility does not significantly predict adoption of E-banking (β = 0.111, p = 0.124). Technological organization, demographic and socio-cultural, political and legal issue environment variables have a positive and significant effect on E-banking service.
4. *Based on regression analysis:* E-bank being attention grabbing (β = 0.277) has more influence than Demographic and socio-cultural factors being impressive (β = 0.211) on technological. Determinants of electronic E-banking service adoption reported positive significant impact of independent variables on the dependent variable (F = 30.144 and p < 0.05). They also found (R = 0.111 and R Square = 0.261), which predicts a moderate relationship between the set of independent variables and dependent variable with the reduced error of prediction by 26.1%.

b) Recommendation

Based on the conclusions of the study, the I forward the following recommendations.

- The bank creates awareness about the use of E-banking services to the employees and their to improve the adoption of E-banking service.
- Therefore the bank should be strongly promoted about the use of E- banking service for the customer.
- The banks are liable for the risk of E-banking service.

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- Protect security risk to increase the decision of using the system.
- Provided technology for users to use E-banking service via helped with technology.
- The bank minimizes the cost of e-banking service to attract different.
- Provides guideline on the use of e-banking service facility to create clear awareness for user of e banking on the banks.
- Create awareness to the customer how to use e-banking service by using mobile phone.
- Improve technical and managerial sill of e -banking service implementation
- Cooperate with Ethio -telecom to improve network access of the bank.
- The bank should be cooperating with government to get support and to initiate to use technological innovation.
- Improve ICT infrastructure to improve the effectiveness of e banking service for.
- Change the perception of accomplishing banking tasks by using e banking service.
- Provide effective and accessible e banking service to the.
- Give training course for the staff about e –banking service implementation.
- Support educational centers to improve the quality of ability to use e banking service.
- Identified social class of the by producing new products.
- Upgrade E-banking service regarding to accessibility of the.
- Reform the payment system of e banking service
- Increase the numbers of pos, ATM, agents to access effectively the service.
- Give awareness usage of time to their.
- Follows the tax police continuously to get honesty with the.
- Follows comfortable bureaucracy system to improve e banking service.

List of Acronyms

ATM: Automated teller machine
ATS: Automated transfer system
AVR: Automated voice response
CBE: Economics leadership economics in Bank of Ethiopia
E-Banking: Electronic banking
E-Commerce: Electronic Commerce
EFT: Electronic Fund Transfer
E-Payment: Electronic payment
ICT: Information communication technology
IT: Information technology
NBE: National bank of Ethiopia
NPS: National payment system
PC: Personal computer
PDA: Personal digital assistance
POS: Point of sale
PEOU: Perceived Ease of Use
PU: Perceived Usefulness

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Appendix I

Request for Research Data on Determinants of Electronic Banking Service Adoption Economics Leadership in Bank

I am a post graduate student at Gage university. I am undertaking a research on the determinants of Electronic Banking Service Adoption Economics leadership economics in bank ECONOMICS LEADERSHIP in partial fulfillment to the requirement for the award of a Master of Business Administration (MBA) degree. I, therefore, request for your kind assistance in completing the attached questionnaire to the best of your knowledge. The information you give would be treated with strict confidentiality and is solely for academic purposes. Even where a name is given, it will not under any circumstances appear in the final report. A copy of the final report availed to you upon request.
Your assistance and co-operation highly appreciated.
Thank you

Please indicate the following by ticking (√) on the spaces in front of the response options:

1 Gender: Male Female ☐ ☐

2. Ages: 21-30 ☐ 31-40 ☐ 41-50 ☐ Above 51 ☐

3. Marital status: Single ☐ Married ☐ Divorce ☐ Widow ☐

4. Educational level Diploma & below ☐ First degree ☐ Masters $ above Others ☐

5. What type of account do you hold?

Saving account ☐ Current account ☐ fixed time deposit ☐

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6. What type of E- banking service you use?

ATM ☐ Mobile banking ☐ Internet banking

POS ☐ Agent banking ☐ None ☐

7. How long you use the service? Below 1 year ☐ 1year ☐ 2 years ☐

2 years & above ☐

Section II: Below are lists of statements pertaining to adoption of E- Banking. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from ''strongly agree" to ''strongly disagree".

Note: SA- Strongly Agree = 5, A- Agree = 4, N- Neutral = 3, DA- Disagree = 2, SD- Strongly Disagree =1

Part one:

Factors						
I. Technological factors (Perceived risk)		1	2		3	4	5
1	Fear of risk to use E- Banking may hinder people to use it.						
2	Lack of confidence with the security aspects considered as barrier for the adoption of E- Banking						
3	In the case of using E-Banking, security risk affect users decision to use the system						
4	It is difficult to trust the technology provided by the banks						
II. Organizational Factors							
5	Using E- Banking service increases cost to do banking task						
6	The bank provides guidelines on the use of E-banking services facility						
7	Relatively using Mobile to get E-banking service isexpensive for						
8	of our bank were not familiar with the E-						
9	Lack of technical and managerial skills to use the system.						
III. Environmental Factors							
10	Using E-Banking with mobile is difficult due to low network access in Ethiopia						
11	Lack of sufficient government support will affect willingness to use technological innovation						
12	Lack of available ICT infrastructure will affect the effectiveness of E-banking services						
13	E- banking services may not perform well because of network problems						
14	Lack of legal frameworks that enforce banking industries to adopt technological innovation may affect the adoption of E-banking by banks.						

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	Factors	SA	A	N	D	SD
	IV. Demographic and Socio-Cultural Factors	5	4	3	2	1
15	E-Banking makes it easier to do banking activities					
16	From the bank perspective it is easy to use E-Banking to accomplish banking tasks					
17	Using E-Banking simplify the activity of workers to deliver service to.					
18	The management of the bank provide training courses for its staff when introducing E- Banking services.					
19	Age is fundamental factors on use of e-banking service.					
20	Educational level is the most important issue in using e-banking service.					
21	Social diversity (income ,gender, race…) are significant on Using e-banking service.					
22	Social class is significant issue for using e-banking service.					
23	Attitude toward banking saving money is important to using e –banking service.					
V	Perceived Usefulness					
24	E-Banking service is more accessible to users than visiting a bank					
25	The transactions in E-Banking are at a lower price, or at no cost for					
26	E-Banking service improve speed and efficiency					
27	E-Banking reduce number of coming to the banking hall					
28	E-Banking service increase productivity of the bank					
29	E-Banking increase reliability and accessibility					
VI	Political and Legal Issue Factors					
30	Tax policy (tax rate and incentive) is useful issue in using e- banking service.					
31	Consumer protection and e-commerce are significant on using e banking service					
32	Government involvement in banking industry is important on using e- banking service.					
33	Bureaucracy plays significant role in using e banking service.					

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