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**CUSTOMER SATISFACTION AND ELECTRONIC BANKING SERVICE ON SOME SELECTED BANKS OF ETHIOPIA**

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**ABSTRACT**

*In Ethiopia cash is still the most dominant medium of exchange. Electronic-banking is not developed in a good manner due to lack of available resources to adopt E-banking in all banks, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, lack of suitable and regulatory frame work for e-commerce, resistance to changes in technology among customers and service providers as result of fear of risk, and lack of sufficient number of trained employees in most banks. The research design was descriptive in nature and survey method was used. Sample size was 371 and simple random sampling technique was used. In data analysis part researcher used frequency table, Pearson correlation and regression. ATM is the mostly used form of E-banking service in selected banks of Ethiopia; conveniences, privacy, security, Speed, cost saving, reliability, reasonable fees and responsiveness were positively and significantly related to customer' satisfaction when the customers use e-banking. This is the first formal study to date to addresses the customer satisfaction on e-banking in Ethiopia. Understanding the customer satisfaction on E-banking is significant value to scholars, practitioners, and policy makers.*

**KEYWORDS**

E-bank and customer satisfaction.

**INTRODUCTION**

In the recent years there has been explosion of Internet-based electronic banking applications (Liao & Cheung, 2003). Beckett, Hewer & Howcroft (2000) states that the development of new forms of technology based self service sector has created highly competitive market conditions for bank providers. However, the changed market conditions demand for banks to better understanding of consumers' needs (Beckett et al., 2000). From the banks perspective the main benefits of electronic banking are cost savings, reaching new segments of the population, efficiency, cross selling, third-party integration, and customer satisfaction (Hiltunen et al., 2004; Sheshunoff (2000) admits that banks implement Internet banking services in an attempt to create powerful barriers to customers exiting. In general, it has been reported that Internet banking saves time and money, provides convenience and accessibility, and has a positive impact on customer satisfaction (Karjaluto, 2002; Mattila, 2001). To summarize, Internet banking offers many benefits for both to banks and their customers (Karjaluto, 2002; Mattila, 2001).

Despite of these benefits Internet banking includes many challenges. HCI-related challenge of Internet banking is how to satisfy new online customer segments. Hiltunen et al. (2002) argue that a key factor in this competition for online customers is the quality of customer service, which includes usable user interfaces of Internet banking. From this perspective the usability of Internet banking becomes an essential factor in the competition for online customers.

According to Khan (2010) Bank sector driving in automation of their service delivery of because of that to attain cost-effectiveness which can be used as a strategic competitive weapon. ATMs have been playing a pioneering and pivotal role here. In order to identify the current strength and weakness of the technology measuring customer satisfaction has attracted wide spread research attention, given

it is often used as an indicator of success. The main factors which focused when measuring customer's satisfaction are accessibility, security, convenience, reliability and ease to use.

**BACKGROUND OF THE ETHIOPIAN ELECTRONIC BANKING SERVICE**

Commercial Bank of Ethiopia (CBE), introduced ATM service for local users in 2001 with its fleet of eight ATMs located in Addis Ababa. Moreover, CBE has had Visa membership since November 14, 2005. However, due to lack of appropriate infrastructure it failed to reap the fruit of its membership. Despite, being the pioneer in introducing ATM based payment system and acquired Visa membership, CBE lagged behind Dashen Bank, which worked aggressively to maintain its lead in electronic payment systems.

At the end of June 2009, Dashen bank has installed automatic teller machines. It is the first bank in Ethiopia to provide a full –fledged payment card services as a principal plus member of VISA international and master card, the world leader card association. The bank is engaged in both card issuing and transaction acquiring businesses.

Currently CBE increase the number of ATM in to 54 ATM and by 77400 ATM users, in addition to this the bank has 250 POS (point of sell) in its branches in order to assist ATM service. The bank also purchase 400ATM but they are not installed rather they were in the process of logistics from foreign countries.

Currently the Dashen bank installed 85 ATM in its area branches, university compounds, shopping malls, restaurants and hotels and has maintained its leadership in introducing and expanding E-banking service in Ethiopia. The bank introduced VISA branded payments card service which entitles customers to 24x7 encashment privilege from ATM and purchase of goods and service from merchant location using point of sales terminals(pos). Besides, international VISA and master card holders are able to get cash and effects payments by accessing their accounts abroad from the bank systems in the world. ATM is one of the electronic banking systems in the world abroad from the Dashen bank system in the world.

The main reason for installation of ATM machines in Dashen bank for the customer are giving efficient, reliable, available, convenience, secure, private, fast service, provide continuous service(24 hour service in a week(7 days) to satisfy customers based on their needs and wants, the total number of ATM users in Dashen bank reached more than 160,000.

Wogagen bank installs e-banking service (ATM) in December 2011G.c. currently the bank installed more than 26 ATM, 22910 ATM users and 88 POS in Ethiopia. The bank adopted the latest German ATM which has the ability to perform the function of withdrawal, deposit, purchase payment, balance enquiry, mini – statement for 24 hours seven days in a week. The bank also getting the commission and foreign currency. The main factors those affect e-banking service on Wogagen bank were lack of convenient ATM service, lack of customers awareness of E-banking service, Internet fluctuation, restriction of withdrawal maximum for 24 hours by 5000birr is not balanced by demand of the customers. But the Wogagen bank is better in providing unlimited withdrawal service Based on the agreement of the bank in which the customers saving branches for foreign customers.

Zemen bank has 20 ATM. Now they are introducing mobile banking, but they did not actually involved in it.

**RESEARCH GAP**

In the real world there are three ways to pay for goods: cash, check, and credit or debit cards. Cards can be smart cards, and any kind of credit card. They all serve a special purpose: they are also online payments media. E-commerce environment with a payment needs more complex design. A payment system means needs a security, privacy, system integrity, customer authentications using real world systems. Carter: 2002, p.209)

According to Khan (2010), the dimensions of the E-banking service quality dimensions are giving efficient and effective service to targeted customers, availability of E-banking service, convenience location of ATM service, reliability of E-banking service, responsiveness of E-banking service to provide relevant and appropriate service to the customer, efficient operation of automatic teller machine, security and privacy are essential dimensions for E-banking in order to satisfy customers.

Currently there are some factors which affect customer satisfaction in electronic banking service in selected banks (commercial banks of Ethiopia, wogagen bank, and zemen bank) of Ethiopia. These are; Machine out of order, Machine out of cash, No printing statements; cards get blocked; frequent breakdown of ATM service; unreliability of ATM service; lack of sufficient technicians in all bank who solve breakdown of ATM machine, lack of sufficient alternative system which substitute ATM service for the customer when temporary problem happen in the machine, lack of convenience of E-bank service, lack of mobile banking service, Lack of reliable Tele-banking, lack of credit card service, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, lack of suitable and regulatory frame work for e-commerce, resistance to changes in technology among customers and service providers as result of fear of risk, lack of fair distribution of E-banking service in all over Ethiopia during pretest of this study.

The existence of these problems may lead to dissatisfaction of customers and this problem motivate this study to address the ability of the commercial bank, wogagen bank and zemen E-banking service in satisfying customers.

## RESEARCH QUESTIONS

The main research questions were:

1. What are the major service quality dimensions to satisfy the customers in E-banking service?
2. What are the main factors which affects customer's satisfaction in use of E-banking service?
3. What are the policies to be followed to ensure the quality of E-banking services for customer satisfaction?
4. What are possible solutions for existing problems of ATM machine?

## OBJECTIVE OF THIS STUDY

The main objective of this study was to examine customer satisfaction on E-banking service in selected banks of Ethiopia.

### SPECIFIC OBJECTIVES OF THIS STUDY ARE;

- 1 To identify the different form of E-banking in selected bank of Ethiopia.
2. To identify determinants of E-banking service quality dimensions.
3. To provide some possible Recommendations, Summary, and Conclusion about the existing e-banking service in selected bank of Ethiopia.

## LITERATURE REVIEW

Electronic banking is an umbrella term, the process by which a customer may perform banking transactions electronically without visiting a brick- and-mortar institution. Electronic banking include; personal computer(pc) banking, internet banking, online banking, home banking, remote electronic banking, and phone banking, and internet or online banking are the most frequently used designations.

Growth of Electronic banking in a country depends on many factors, such as success of internet access, new online banking features, household growth of internet usage, legal and regulatory framework. E-banking can offer speedier, quicker and dependable services to the customers for which they may be relatively satisfied than that of manual system of banking. E-banking system not only generates latest viable return, it can get its better dealings with customers. (Kaejaluoto, 2002) electronic banking is the delivery of information and service by banks customers via different delivery platforms that can be used with different terminals devices such as a personal computer and mobile phone with browse or desktop software, telephone or digital television.

## ATM SERVICE

There are two ways to make payments on a web site: debit cards and credit cards. Pull out your e-bank card. Chances are it is a debit card with a Visa or Master card logo. They look exactly like credit cards, except they directly tap your account every time you make a purchase or a withdrawal. They are easier, more convenient, less burdensome, and offer greater access to your money than do checks, ATMS, or credits cards. They are descendants of the ATM cards that become popular in the early 1980s. Debit cards are different, however, because transactions are processed through the issuing bank's credit card net work.

According to turban (2002), debit card also known as a check card, is a card that authorize the electronic fund transfer. While a credit card is away to pay later, in debit card the amount is immediately deducted from your bank account. Debit card are accepted at any many location including grocery, retail store, gasoline stations, and restaurants. You can use your ATM card where merchants debit card's brand name/ or logo. A debit card is an alternative to carrying a check book or cash.

In present-day ATM is widely used for many purposes. Some of the purpose is withdrawal, balance statements, transfer account, and saving money. When customers use E-banking, they save their money, time, energy, free carrying bulk paper money, reduce waiting time of the customers.

## E-SERVICE QUALITY

According to Kotler (2009, p.353) identified **E-service quality** dimensions. These are

### RELIABILITY /FULFILLMENT

The product that came was represented accurately by the website; you get what you ordered by the time promised by the company'

### WEBSITE DESIGN

The website provider in depth information, this site doesn't waste customer time, it is quick and easy to complete a transaction at this website, the level of personalization at this site is about right, not too much or too little, this web site has good selection

### SECURITY/PRIVACY

Customer feels safe in their transaction with web site

### CUSTOMER SERVICE

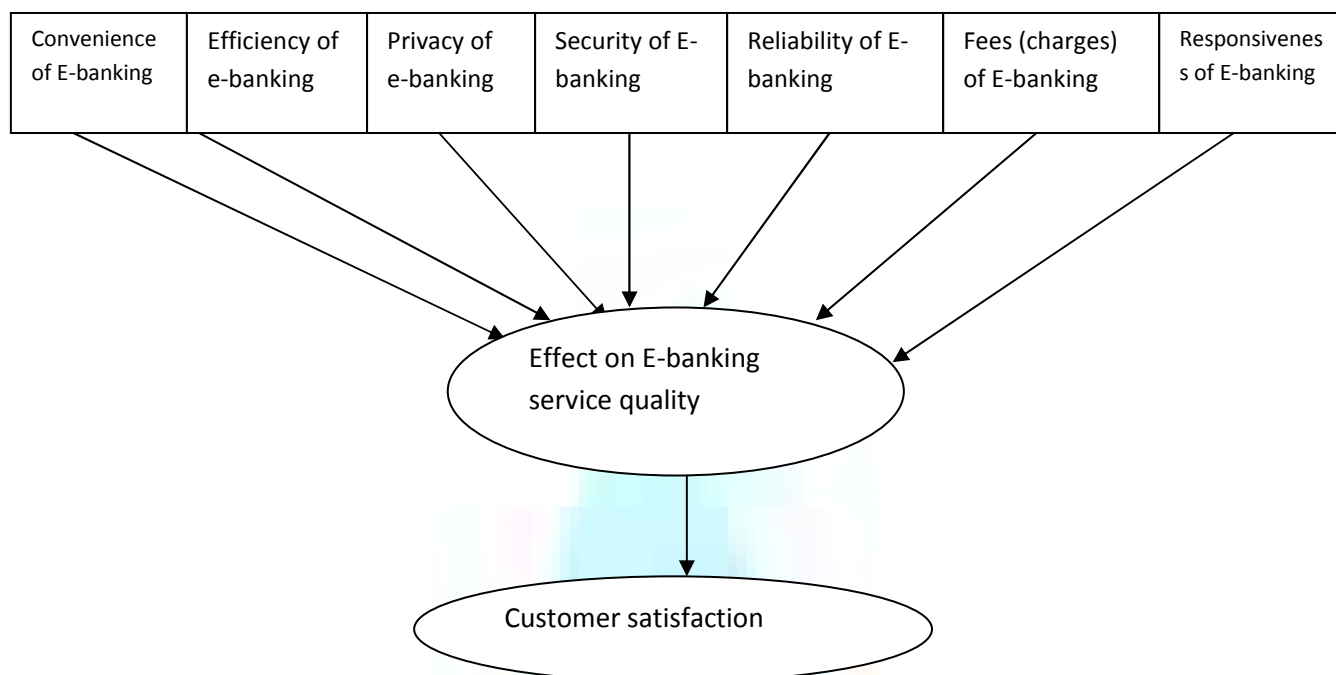
Answering and providing appropriate answers for customer questions. For self service technology convenience, variety transactions, accurate transaction, fast, reduced cost, are important dimensions.

Based on the SERVQUAL attributes, Dabholker et al(1996) found five basic service quality dimensions in retailing. These are physical aspects (convenience, Appearance), reliability (promises, doing it right), personal interaction (inspiring confidence, courtesy), problem solving (handling complaints, accepting merchandise, in return), policy (opening hours).

According to Khan (2010) identified conveniences, efficient operation, security and privacy, reliability and responsiveness are significant dimensions of E-banking service quality dimensions.



FIGURE 1: SHOW THAT TECHNOLOGY BASED SELF-SERVICE AND EFFECTS ON CUSTOMER'S SATISFACTION MODEL BASED ON JAMES, MATHEW (2005)



According to the Gronroos (1990) perceived value of customers can be measured through functional and technical quality. That means functional quality refers to how "the service is delivered, while the outcome or technical quality refers what customers receive, the benefits of using the service.

### E-BANK SERVICE QUALITY DIMENSIONS AND CUSTOMERS SATISFACTIONS

Satisfaction is consumer's fulfillment response. It is judgmental that a product or service feature or service itself, provides a pleasurable level of consumption related fulfillment (Zeithaml and Bitner 2004, p.97).

The bank need to constantly monitor and up-date and differentiate their E-banking service quality dimensions to ensure continuous satisfaction and retention of customers, optimize their limited resources. Speed or Quick response to customers' needs and queries about the E-bank related service to improve the service standards of e-banking. This would increase customers participation in improvements of technology based self service quality. Customers aware and perform the operation of self service technology and have a better experience through two-way communication. Bank should make a commitment for service recovery when there are failures of ATMS. If the banks don't recover the service failure it becomes the source of customer's dissatisfactions. If the customers are dissatisfied they are going to switch the brand, products, and service. Without customer's establishment, the bank is meaningless. So that it is better the bank work with collaborations of customers. That means the bank management must identify the needs and wants of the customers and based on the customers needs and wants.

### RESEARCH HYPOTHESES

Based on literature review, the following hypotheses were emerged

**Hypothesis 1:** Convenience of E-banking service has positive and significant relationship with customer satisfaction.

**Hypothesis 2:** Fair & Reasonable Fees (charges) during the transaction of E-banking service has positive and significant relationship with customer's satisfaction.

**Hypothesis 3:** Efficient operation of E-banking service has positive and significant relationship with customer satisfaction.

**Hypothesis 4:** Privacy of E-banking service has positive and significant relationship with customer satisfaction.

**Hypothesis 5:** Security of E-banking service has positive and significant relationship with customer satisfaction.

**Hypothesis 6:** Reliability of E-banking service has positive and significant relationship with customer satisfaction.

**Hypothesis 7:** A Responsiveness of employee to solve at E-banking service failure has significant and positive relationship with customer satisfaction.

### RESEARCH METHODOLOGY

The researcher selected descriptive method to conduct an empirical study on Customer Satisfaction and E-banking Service in some selected banks of Ethiopia. The unit of analysis for this research was customers in Commercial bank, Wogagen bank and the Zemen bank who are using e-bank service. To collect valid and reliable data for this research, the researcher used survey method. Questionnaires were prepared for 371 customers who are using currently E-banking in Commercial bank, Wogagen bank and the Zemen bank. The researcher used different kinds of secondary resource for this research. Some of them are: E-banking journal, e-commerce books, service marketing book, and the selected banks website

#### SAMPLE SIZE AND SAMPLING TECHNIQUE

From 24 branches of commercial bank of Ethiopia those were installed E-banking service researcher took 10% of 24(2) branches of commercial bank by using rule of thumb method due to time and cost. Two branches were determined.

In order to take the two branches of commercial bank, the simple Random method were employed. From simple random method lottery method were employed in order to pick the two branches of commercial bank of Ethiopia. Based on the lottery system number 2 (commercial Bank, Bahir Dar Area Bank with 1200 E-bank users) got the first chance to count the two branches and commercial banks of Gofa branches with 1153 E-bank users were identified. From Bahir Dar Branches 10% of 1200(120) were participated and from Gofa branches 10% of 1153(115) were participated. Totally 235 customers were participated from commercial bank of Ethiopia.

Currently 20 branches of wogagen bank installed e-banking services in its branches, from this researcher took 10% of 20(2) branches by using rule of thumb method. Based on lottery system number 1 is got the first chance to count 2 branches. The selected two branches were Wogagen bank Aba Kore branches(562 customers) and Wogagen Bank Bahir Dar branches(500 customers) from total 1062, researcher took 10% of 1062, which is 106 customers from Wogagen bank were participated.

Researcher used convenience sampling method in order to take sample of customers from Zemen bank, current number of e-bank users is not fixed in Zemen bank in a centralized data. As result researcher took 30 customers conveniently.

## DATA ANALYSIS AND PRESENTATION

To analyze the collected data SPSS (statistical package for social science) version 16 was used to compute and analyze the collected data. Researcher conducted pretest by taking 30 customers of E-bank service users in selected banks through convenience sampling method. Seven likert scale was used (strongly disagree up to strongly agree) in order to identify customer satisfaction on E-bank service.

The researcher collected 350 questionnaires out of 371 questionnaires distributed. In other word 94.33% returned and 5.66% of the questionnaire were not returned. Based on frequency table Analysis show that 62.5% of the customers who are using e-banking service were male and the remaining 37.5% were females.

## RESULTS OF CORRELATIONS ANALYSIS

Results of correlations analysis indicated in table 8 shows that efficiency, convenience, privacy, security, reliability, responsiveness of employees and reasonable and fair fees of E-bank service has positive and significant relationship with customer satisfaction. This can be clearly identified in following table 8. **Table8.**

		conveniences of e-bank service	efficiency of e-bank service	reliability of e-bank service	fees(charges) of e-bank service	privacy of e-bank service	Security of e-bank service	responsiveness e-bank	Customer satisfaction On e-bank dimension
conveniences of e-bank service	Pearson Correlation	1	.109	.088	-.005	.331**	.161*	.221**	.332**
	Sig. (2-tailed)		.169	.268	.948	.000	.043	.005	.000
efficiency of e-bank service	Pearson Correlation	.109	1	-.017	.215**	.159*	.215**	.040	.174*
	Sig. (2-tailed)	.169		.831	.006	.044	.006	.613	.028
reliability of e-bank service	Pearson Correlation	.088	-.017	1	.137	.331**	.223**	.242**	.207**
	Sig. (2-tailed)	.268	.831		.085	.000	.005	.002	.009
fees(charges) of e-bank service	Pearson Correlation	-.005	.215**	.137	1	.162*	-.009	.320**	.280**
	Sig. (2-tailed)	.948	.006	.085		.040	.911	.000	.000
privacy of e-bank service	Pearson Correlation	.331**	.159*	.331**	.162*	1	.192*	.339**	.561**
	Sig. (2-tailed)	.000	.044	.000	.040		.015	.000	.000
security of e-bank service	Pearson Correlation	.161*	.215**	.223**	-.009	.192*	1	-.014	.198*
	Sig. (2-tailed)	.043	.006	.005	.911	.015		.859	.012
responsiveness of employees(technician) to solve the customers problem	Pearson Correlation	.221**	.040	.242**	.320**	.339**	-.014	1	.369**
	Sig. (2-tailed)	.005	.613	.002	.000	.000	.859		.000
customer satisfaction e-bank service dimensions	Pearson Correlation	.332**	.174*	.207**	.280**	.561**	.198*	.369**	1
	Sig. (2-tailed)	.000	.028	.009	.000	.000	.012	.000	

Correlation results from SPSS version 16.

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

\* . Correlation is significant at the 0.05 level (2-tailed). Assessments of hypothesis

### HYPOTHESIS 1

There is a significant relationship between convenience of e-bank service and customer satisfaction. The results of correlation analysis states that the customers satisfaction was positively and significantly correlated with the convenient location of e-bank service, their correlation is .332\*\* significant at the 0.01 level (2-tailed)

### HYPOTHESIS 2

There is a significant relationship between reasonable and fair Fees (charges) during the transaction) of e-bank service and customer satisfaction. The results of correlation analysis stated that the customers satisfaction was positively and significantly correlated with reasonable fees of e-bank service, their correlation is .280\*\* significant at the 0.01 level (2-tailed).

### HYPOTHESIS 3

There is a significant relationship between efficient operation of e-bank service and customer satisfaction. The results of correlation analysis stated that the customers satisfaction was positively and significantly correlated with the efficient operations of E-bank service, their correlation is .174\* significant at the 0.05 level (2-tailed).

### HYPOTHESIS 4

There is a significant relationship between, privacy of e-bank service and customer satisfaction. The results of correlation analysis stated that the customers satisfaction was positively and significantly correlated with the privacy of e-bank service, which is R= .561\*\* significant at the 0.05 level (2-tailed)

### HYPOTHESIS 5

There is a significant relationship between Security of E-bank service and customer satisfaction. The results of correlation analysis states that the customers satisfaction was positively and significantly correlated with the security of E-bank service, their correlation is .198\* significant at the 0.05 level (2-tailed).

### HYPOTHESIS 6

There is a significant relationship between Reliability of E-bank service and customer satisfaction. The results of correlation analysis states that the customers satisfaction was positively and significantly correlated with the reliability of e-bank service, their correlation is .207\*\* significant at the 0.01 level (2-tailed)

### HYPOTHESIS 7

There is a significant relationship between Responsiveness of employee to solve e-bank service failure and customer satisfaction. The results of correlation analysis states that the customers satisfaction was positively and significantly correlated with the responsiveness of employees of e-bank service, their correlation is .369\*\* significant at the 0.01 level (2-tailed).

## RESULT OF REGRESSION ANALYSIS

Researcher used customer satisfaction as dependent variable and the E-banking service quality dimensions as independent variables by using linear regression analysis.

The amount of customer satisfaction explained by the model1(R square) was .110 (11%), individual contribution of convenience of E-banking service towards customer satisfaction (Beta=.332), and T-value was 4.425, variance influencing factor was 1, since T-value was greater than 2, the hypothesis one was accepted according to the Chang and Chang(2010).

The amount of customer satisfaction explained by the model 2(R square) was .077(7.7%), individual contribution of fair and reasonable fees (charges) of e-banking service towards customer satisfaction (Beta=.277), and T-value was 3.607, variance influencing factor was 1, since T-value was greater than 2, the hypothesis two was accepted.

The amount of customer satisfaction explained by the model 3(R square) was .045 (4.5%), individual contribution of efficiency of E-banking service towards customer satisfaction (Beta=.212), and T-value was 2.721, variance influencing factor was 1, since T-value was greater than 2, the hypothesis three was accepted.

The amount of customer satisfaction explained by the model4 (R square) was .315 (31.5%), individual contribution of privacy of e-banking service towards customer satisfaction (Beta=.561), and T-value was 8.522, variance influencing factor was 1, since T-value was greater than 2, the hypothesis four was accepted.

The amount of customer satisfaction explained by the model 5 (R square) was .039 (3.9%), individual contribution of security of E-banking service towards customer satisfaction (Beta=.198), and T-value was 2.543, variance influencing factor was 1, since T-value was greater than 2, the hypothesis five was accepted. The amount of customer satisfaction explained by the model 6 (R square) was .118 (11.8%), individual contribution of reliability of E-banking service towards customer satisfaction (Beta=.344), and T-value was 4.599, variance influencing factor was 1, since T-value was greater than 2, the hypothesis six was accepted. The amount of customer satisfaction explained by the model 7 (R square) was .136 (13.6%), individual contribution of responsiveness of e-banking service towards customer satisfaction (Beta=.369), and T-value was 4.983, variance influencing factor was 1, since T-value was greater than 2, the hypothesis seven was accepted.

Total R square was 84%. This result indicated that the independent variables explained through dependent variable by 84% percent. The remaining 16% was explained by other variables. This can be explained in following model specification.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where Y is independent variable which represent customer satisfaction;  $X_1, X_2, \dots, X_k$  are the independent variables which represent the E-bank service quality dimensions (convenience, fair and reasonable fees, efficiency, privacy, security, reliability and responsiveness);  $\beta_0, \beta_1, \dots, \beta_k$  are the coefficients;  $\epsilon$  is the error variable,

$$Cus = \beta_0 + \beta_1 co + \beta_2 f + \beta_3 e + \beta_4 p + \beta_5 s + \beta_6 re + \beta_7 res + \epsilon$$

$$Cus = \beta_0 + 0.332co + 0.277f + 0.212e + 0.561p + 0.198s + 0.344re + 0.369res + \epsilon$$

Where "Cus" represent customer satisfaction, "co" represent convenience of E-bank service, "f" represent fair and Reasonable fees of E-bank service, "e" represent efficiency of e-bank service, "p" represent privacy of e-bank service, "s" represent security of e-bank service, "re" represent reliability of e-bank service, and "res" represent responsiveness of e-bank service. Based on the correlation and regression analysis the entire hypotheses were supported.

## DISCUSSION

The main purpose of this study was to identify the E-banking service quality and customer satisfaction in Commercial bank, Wogagen bank and the Zemen bank. The researcher identified E-banking service quality dimensions such as convenience, security, privacy, Reliability, and Responsiveness. Pearson correlation analysis shows that, the above dimensions have significant effect on customers' satisfactions in E-banking service.

In today's, technology has become one of the key aspects for the organizations to deliver their service. As results the companies started giving importance to new technologies, lead for development of self service are related with technological aspects where companies have to strive on to improve their technological features that will increase the quality level in delivering the services.

If the self service technology is not convenient to the customers (e-bank service users, the customers become easily dissatisfied). The customers prefer convenient E-bank service to meet their financials needs at all times, which affects their perceptions of the E-bank service quality (Gerrard & Cunningham, 2003). One of ATM service quality dimensions to satisfy customers is providing efficient service for 24 hour in 7 days in a week without any technical failures. If the ATM service provides 24 hour service without any mistakes, it optimizes the resources of the customers. The e-bank instructions, communications, service delivery, usage of languages, must be user-friendly line. If the instructions, communications, service delivery language are not familiar with the e-bank users, it becomes sources of the customer's dissatisfaction. According to the Khan (2010), the efficient and fast delivery has positive effects on customer perceptions of automatic teller service quality. In addition to that the minimum break down of machine constitutes essentials aspects of automatic teller machine service quality.

Based on the correlations analysis of this study, privacy of automatic teller machine service is an important E-banking service quality dimensions that affects technology based self service. According to (Gerrard & Cunningham, 2003), customers have questions about the trust and confidence of the ability of the e-banking privacy. Private information must be maintained by their pin number. Privacy and security are an important e-banking service quality dimensions to satisfy the customers. If the ATM service give private and secure to the targeted audience, the customers become satisfied with the self service technology unless they are vulnerable to the fraud and risk. Fraud and risk lead to the dissatisfaction of the customers to the self service technology and finally they switch ATM service to the other service sector.

Reliability of E-banking service(ATM, mobile banking, tele- banking and internet banking) to the customers with regard to the self-service technology especially in a bank sector include providing promised service to the customers, provide accurate and with no mistakes to the customers for 24 hours in 7 days per week. Providing service right for the first time, serving customers as promised effectively and efficiently.

Responsiveness of employees in order to solve the customer's problem with regard to ATM service. When there is technical failure of automatic teller machine service, ATM block the ATM card, when there is unclarity of instructions in ATM usage language, operations, and the like customer need help from the employees(technicians) who solve their problem. If the automatic teller machine customer's don't get responsiveness of employees from the bank side, the customers become dissatisfied.

Fair and reasonable Fees (charges) are essential dimensions of self service technology (automatic teller machine service) to the users. According to Ahmad (2011), the service companies like bank have to offer self service technology to reduce operating and administrative costs which lead to the bank to offer service with the lower or no service fees. If the service fees are high the customers become easily dissatisfied.

## MANAGERIAL IMPLICATIONS

Today's in a globalization world the growth of automated delivery channels service in banking sector increasing rapidly. Banking sector competing each other by changing the delivery of service. Payment system is one of the e-commerce. This study provides necessary input to technology based service sector like automatic teller machine service, mobile banking and Tele banking. According to Khan (2010) in order to survive in competing world, Bank sector must maintain customer satisfaction. According to Ahmad(2011) For E-banking functionality can be measured through conveniences, privacy, security, design, content, Speed, fees and charges of E-banking service. This clearly show that conveniences, privacy, security, efficient operation, fees and charges, reliability, responsiveness are not the only characteristics that influences of customers satisfaction in e-bank service. The other factors that increase the customer satisfaction in E-banking sector are content, design, trust, reputation, value of the bank.

To increase automatic teller machine service quality, the bank sector should provide variety service like cash withdrawal, balance statements, account transfer, deposit service with reasonable fees and charges with different languages based on customers' needs, on their knowledge level, provide suggestion box in order to handle customer complaint effectively and efficiently, provide sufficient promotional tool in order to make customer awareness on operation and usage of ATM service.

The E-bank service users always want updated information, accurate data, and accurate account balance, secure and private information about account statements.

Technical failure of ATM service cause ATM service user's dissatisfaction. Convenience, efficient operation, reliability and responsibility of employees to support technical failure of ATM service. As much as possible the banking sector should solve technical problem and fulfill the above criteria.

In order to keep customer satisfaction and customer loyalty, based on the Zetithmal and V. (2004, p.197), the service sector should follow the following service recovery strategies. These are: do it right the first time, welcome and encourage complaints, act quickly, treat customers fairly and learn from lost customers. Bank should develop strategies to motivate no users through awareness, education, extending personalized service and demonstrating the functions of ATM service.

Government should provide adequate and encouraging regulatory framework that will ensure customer and E-banker protection, and security of transaction. That is why; bank customers' increase their confidence and their satisfaction in E-banking.

**RESEARCH LIMITATION AND FUTURE RESEARCH AREA**

In conducting this research the researcher faced the following research problem. These are; lack of cooperation from Dashen bank management body, lack of awareness of the society about the research, lack of sufficient budget and time to conduct research in All banks in Ethiopia those were installed e-banking service, one time study, lack of available access for secondary data for this research and study focus only in some selected banks make the researcher difficulty to conclude the whole customer satisfaction level on E-banking service in Ethiopia. It is better future researcher include all Ethiopian banks those installed e-bank service in order to identify the impact of E-banking on customers satisfaction. In addition to this future researcher investigate the impact of e-banking service on customer satisfaction, customer loyalty and customer retention.

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