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PROBLEMS IN E-BANKING USERS IN ADDIS ABABA, ETHIOPIA

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ABSTRACT

The paper examines the problems in E-banking users in Addis Ababa, Ethiopia. E-banking can benefit customers by the provision of convenience to customers, easy transfer of funds with minimal chance of error. To provide efficient and effective services, banks presently use the machine, technology, workforce/human resources, and other materials as fundamental inputs to attain its programmed goals and objectives. Along with those resources, technology is one of the competitive advantages for the banking industry to ease deliverance of the proposed service, to make appropriate decisions, and utilize resources user friendly. The study used explanatory research primary data collected from 384 active e-banking users residing in the Addis Ababa City of Ethiopia using a self-administered survey questionnaire. Problems in e-banking users are measured by using mean score of Problems of public and private bank user concerning to ATM card holder, Mobile Banking Users and Internet Banking Users. The paper also highlights the overall mean score of comparative analysis of the public sector and private sector banks.

KEYWORDS

ATM, e-banking, technology, mobile banking, internet banking.

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1. INTRODUCTION

To provide efficient and effective services, banks presently use the machine, technology, workforce/human resources, and other materials as fundamental inputs to attain its programmed goals and objectives. Along with those resources, technology is one of the competitive advantages for the banking industry to ease deliverance of the proposed service, to make appropriate decisions, and utilize resources user friendly. However, in conventional banking, the client has to visit the branch of the bank in-person to perform the essential banking operations viz., cash withdrawal, fund transfer, and account inquiries. The brick and mortar structure of a bank is vital to carry out the banking functions.

In a developing country like Ethiopia, the growth of e-banking depends on several factors, for instance, level of internet penetration and telecommunication infrastructure, suitable legal and regulatory framework for e-commerce and e-payment, rates of literacy, power supply. E-banking provides faster and dependable services to the clients for which they may be more satisfying than that of a manual system of banking. E-banking method not only generates the latest doable return, but it can also get its improved dealings with clients. The E-Banking services encompass numerous products for instance Automated Teller Machine, Mobile banking, Point of sell, Internet Banking and Electronic Clearing Services.

2. REVIEW OF LITERATURE

W. Poon (2007) examined the determinants of users' adoption momentum of e-banking in Malaysia. A questionnaire with a Likert scale was employed to collect data from 324 usable responses. Ten attributes were tested, such as the convenience of usage, feature availability, accessibility, bank management, and image, privacy, security, design, speed, content, and fees and charges. The study found that the entire ten attributes are important concerning the users' adoption of e-banking services. Privacy and security are found to be the main sources of displeasure, which have seriously influenced users' satisfaction. Concurrently, content, convenience, accessibility, and design are the basis of satisfaction.

Gardachew (2010) examined research on the topic of opportunities and challenges of electronic banking in Ethiopia. The author accompanied a survey of the existing operating framework of banks and recognizes some challenges of implementing e-banking system, such as, absence of appropriate legal and governing frameworks for e-business and e-payments, political volatility in neighboring countries, high rates of illiteracy and lack of the financial networks that contact diverse banks.

Mohammad (2013) investigated the factors that affect the practice of mobile-banking in Bangladesh. The study implemented a quantitative method. During the progression of the research, a self-administered questionnaire was set to the customers of two full-fledged mobile-banking service suppliers of Bangladesh named Brac Bank Limited and Dutch Bangla Bank Limited. The result of the study showed that Variables for instance ability, benevolence, perceived usefulness, integrity, perceived ease of use relative cost, and time advantages were established to affect the implementation of mobile banking.

Mattewos (2016) investigated the challenges and prospects of e-banking in Ethiopia, principally; it focuses on matters like an assessment of the contemporary magnitude and practices, advantages grasped by banks, motivating forces, the prospects and challenges for the implementation of electronic banking provision in Ethiopia. The study implemented primary data sources by using self-administered questionnaires. For data processing, SPSS software is used. The findings of the study indicate that ATM, credit card and debit card services, internet banking, mobile banking, and other electronic payment systems are at an infant stage.

Abebe (2016) in his study conducted to investigate opportunities and challenges in the adoption of e-banking services for a private bank in Ethiopia using a combination of technology acceptance model (TAM) and technology-organization-environmental (TOE) with some modification to guide the research. The research finding shows that security risk, clients' awareness about the service, technical, managerial and execution ability of electronics banking, the continuation of service after a failure, capability upon failure, publicizing, giving awareness to the society, information, and communication technology infrastructures and low down of internet access as the main challenges in the adoption of electronic banking service in Dashed bank.

3. OBJECTIVES OF THE STUDY

1. To examine the problems in Automated Teller Machine, Mobile banking and Internet banking.
2. To make recommendations to deal with these challenges.

4. RESEARCH METHODOLOGY

The study used primary source of data. The primary data is collected with the help of structured questionnaires from a sample of 384 respondents of public and private sector bank customers of the Commercial bank of Ethiopia, Awash bank, and Dashed bank from Addis Ababa. The respondents are selected by using the purposive sampling method.

5. E-BANKING

Electronic banking can be defined as the delivery of banks' information and services by banks to users using different delivery platforms that can be used with various terminal devices, for example, a personal computer and a mobile phone with a browser or desktop software, telephone, or digital television.

PROBLEMS IN ELECTRONIC BANKING

Problems in ATMs

When clients required cash they want, and expect, the ATM to work as needed. ATM owners would be wise to conduct regular servicing and maintenance on their ATMs to avoid disappointed clients who cannot access their cash. Nevertheless, ATMs are machines and machines sometimes break. There are impending problems linked with ATM cards. ATM cards have suited a large part of everyday banking for many people. Owing to this, ATM cards present a quite high risk for fraud. This creates important to keep an eye on client transactions, put aside receipts, and inform the bank instantly if there are any suspicious transactions on the account.

Even if custody of client ATM card information safe is mainly client responsibility, generally banks will reimburse deceitful charges, some may charge a fee for requests made after a fixed period. The client should check the ATM balance as a minimum once a week.

Sometimes fake card readers have been placed over the genuine ATM. When a client uses the card through these machines, the information of the client is sent to somebody who can read it and might steal the card information. It is difficult to get these readers.

The majority of ATM problems will be recognized within 24 hours. Mainly banks maintain account updates in real-time. If the clientele has an online account, it is simple to ensure the balance of the card at any time. Responding to the problems might take longer. Though, most of them resolved within one month.

In Ethiopia, poor connectivity, frequently out of order of ATMs, not maintaining adequate cash, insufficient number of ATMs, Improper location of ATMs, security concern, Improper location of ATMs, restriction for use other banks, ATMs, high fees and charges are some of the major problems faced by the e-banking users.

To examine the difficulties faced by the e-banking service used in the study area, all the potential problems were made identified and asked the respondents to rank the causes in the order of their significance. The ranks given by the participants were enumerated by using the Garrett Ranking Technique (Garrett, 1969). The formula is as specified:

$$n$$

$$\text{Per cent position} = \sum [(R_{ij} - 0.5) / N_j] \times 100$$

$$j=1$$

Where,

R_{ij} = represents for rank given for the ith item by the jth individual, and
 N_j = represents a number of items ranked by the jth individual.

Nature of ATM users' problem

The elements that contribute to the problem of ATM users are grouped into ten factors

- F1 = Insufficient number of ATMs
- F2 = Improper location of ATMs
- F3 = Not maintaining adequate cash
- F4 = Not maintaining denomination
- F5 = Security concern
- F6 = Poor connectivity
- F7 = High fees and charges
- F8 = Frequent out of order
- F9 = Restriction for use other banks
- F10 = Long waiting time

The difficulties faced by the users of ATM banking are discussed in the below Table.

TABLE 1: PROBLEMS OF PUBLIC BANK ATMS USER (N = 192)

Factor	Frequency of Problems faced by respondents (calculating the relative degree of importance of values, from 1 to 10, where 1 is the most frequent and 10 is the least one)										Mean Score	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th		
F1	5	16	31	37	36	29	20	12	5	0	53.70	IV
F2	0	8	36	44	32	23	24	19	7	0	52.31	VI
F3	10	21	48	53	39	13	6	1	1	0	59.15	III
F4	0	3	6	9	17	29	42	48	38	0	41.56	VIII
F5	0	1	15	14	24	32	47	38	21	0	44.59	VII
F6	74	52	35	16	8	4	2	0	0	0	70.48	I
F7	0	1	5	6	15	28	43	50	37	8	40	IX
F8	27	59	44	28	24	5	3	0	0	0	64.34	II
F9	0	0	2	2	17	22	39	53	26	36	36.20	X
F10	0	0	21	65	58	14	13	11	9	0	52.84	V

Source: Primary data

From table 1 it has been observed that the main problem faced by the public bank ATMs users in the study area is "poor connectivity" with a mean score of (70.48) followed by "frequent out of order" (64.34), "not maintaining adequate cash" (59.15) and "insufficient number of ATMs" (53.70) are the third and fourth problems. "Improper location of ATMs" (52.80) and "long waiting time" (52.31) is the fifth and sixth problem. The seventh, eighth, ninth and tenth problems are "security concern" (44.59), "not maintaining denomination" (41.56), "high fees and charges" (40) and "restriction for use other bank ATM" (36.20). It can be inferred from the table that all the respondents are highly dissatisfied with the poor connective of ATMs installed by the banks. However, it is noteworthy to mention that the respondents opined restriction for the use of another bank ATM is the last problem of the public bank ATMs users.

TABLE 2: PROBLEMS OF PRIVATE BANK ATMS USER (N = 192)

Factor	Frequency of Problems faced by respondents (calculating the relative degree of importance of values, from 1 to 10, where 1 is the most frequent and 10 is the least one)										Mean Score	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th		
F1	13	22	25	30	37	29	19	10	8	0	55.35	IV
F2	5	9	41	37	34	19	27	15	3	0	53.18	VI
F3	17	15	31	47	30	22	11	18	0	0	56.51	III
F4	0	8	3	11	12	15	26	58	52	10	39.58	X
F5	0	6	14	12	26	28	40	43	22	0	44.58	VIII
F6	25	37	35	10	9	12	7	30	19	0	54.14	V
F7	28	40	33	14	16	32	25	5	0	0	60.34	II
F8	38	53	40	24	20	8	10	0	0	0	65.53	I
F9	0	0	19	5	10	20	48	53	33	10	41.81	IX
F10	0	0	0	46	48	10	28	31	30	0	45.86	VII

Source: Primary data

Table 2 shows the rank of problems observed by a private bank ATM user regarding various indicators of the problems of ATM services. Depending on the mean score of the respondents was found to be the highest for "frequent out of order" (65.53) followed by "high fees and charges" (60.34), "not maintaining adequate cash" (56.51), "insufficient number of ATMs" (55.35), "poor connectivity" (54.14), "improper location of ATMs" (53.18), "long waiting time" (45.86), "security concern" (44.58), "restriction for use other banks" (41.81) and "not maintaining denomination" (39.58).

TABLE 3: COMPARATIVE ANALYSIS OF THE PUBLIC SECTOR AND PRIVATE SECTOR BANKS

Factors	Public Sector Mean score	Public Sector Rank	Private Sector Mean score	Private Sector Rank
F1	53.70	IV	55.35	IV
F2	52.31	VI	53.18	VI
F3	59.15	III	56.51	III
F4	41.56	VIII	39.58	X
F5	44.59	VII	44.58	VIII
F6	70.48	I	54.14	V
F7	40	IX	60.34	II
F8	64.34	II	65.53	I
F9	36.20	X	41.81	IX
F10	52.84	V	45.86	VII
Overall average Mean score	51.52		51.69	

Source: Primary data

Table 3 shows the mean scores regarding responses of the respondents about selected factors in the analysis. The highest score was obtained for public bank "poor connectivity" with a mean score of (70.48) followed by "frequently out of order" for a private bank and public bank with a mean score of (65.53) and (64.34) respectively. The lowest score was obtained for public sector bank "restriction for use other bank ATM" (36.20) followed by private bank "not maintaining denomination" (39.58) and "high fees and charges" (40).

The overall mean score describes, to some extent, the more significant mean score for the respondents of a private sector bank with 51.69 and 51.52 for public sector banks.

PROBLEMS IN MOBILE BANKING

With the quick progress of Internet technologies and the diffusion of mobile phones, mobile-banking has gained attention as a feasible option in conveying financial services. Mobile phones as electronic payment channels have prominent and widely used by customers. Mobile payment makes it fully realized the self-service concept of electronic payment channels.

The different factors that can affect usage of mobile banking in the country, including time-consuming, poor connectivity, difficult to operate, language problem, less it literacy, limited range of services. That these elements contribute to the problem of mobile-banking users are grouped into six factors.

F1 = Time Consuming

F2 = Poor connectivity

F3 = Difficult to operate

F4 = Language problem

F5 = Less IT literacy

F6 = Limited range of services

TABLE 4: PROBLEMS OF PUBLIC MOBILE-BANKING USERS (N= 192)

Factors	Frequency of Problems faced by respondents (calculating the relative degree of importance of values, from 1 to 6, where 1 is the most frequent and 6 is the least one)						Mean scores	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th		
F1	0	15	62	66	33	18	46.52	V
F2	0	23	62	76	21	10	48.33	IV
F3	14	47	67	42	24	0	54.44	III
F4	70	66	38	18	0	0	64.73	I
F5	32	64	53	43	0	0	59.04	II
F6	0	14	50	66	35	27	41.90	VI

Source: Primary data

Table 4 demonstrates the problems faced by public mobile-banking users in the study area. "Language problem" is the major problem of mobile-banking users with a mean score of (64.73) followed by "less IT literacy" with a mean score of (59.04), "difficult to operate mobile banking", "Poor connectivity", "time Consuming" and "limited range of services" with a mean score of (54.44), (48.33), (46.52) and (41.90) are the third, fourth, fifth and sixth problems of the public bank mobile-banking users in the study area.

TABLE 5: PROBLEMS OF PRIVATE MOBILE-BANKING USERS (N= 192)

Factor	Frequency of Problems faced by respondents (calculating the relative degree of importance of values, from 1 to 6, where 1 is the most frequent and 6 is the least one)						Mean Score	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th		
F1	0	14	64	66	28	19	45.93	V
F2	0	19	67	70	21	14	47.46	IV
F3	21	46	60	45	20	0	54.92	III
F4	60	60	47	24	0	0	62.72	I
F5	41	63	46	40	0	0	59.64	II
F6	0	19	53	54	46	19	44.98	VI

Source: Primary data

Table 5 indicates the problems faced by private mobile-banking users in the study area. Depending on the mean score the major problem of private mobile-banking users is "language problem" (62.72), followed by "less IT literacy" (59.64), "difficult to operate" (54.92), "Poor connectivity" (47.46), "time consuming" (45.93) and "limited range of services" (44.98).

TABLE 6: COMPARATIVE ANALYSIS OF THE PUBLIC SECTOR AND PRIVATE SECTOR BANKS

Factors	Public Sector Mean scores	Public Sector Rank	Private Sector Mean scores	Private Sector Rank
F1	46.52	V	45.93	V
F2	48.33	IV	47.46	IV
F3	54.44	III	54.92	III
F4	64.73	I	62.72	I
F5	59.04	II	59.64	II
F6	41.90	VI	44.98	VI
Overall mean score	52.49		52.61	

Source: Primary data

Table 6 demonstrates the mean scores regarding responses of the respondents about specific parameters for the analysis. Both sector bank respondents rank similarly to the six factors which affect the usage of mobile banking. It is showed in the table that the highest mean score (64.73) was obtained by public sector bank for "language problem" followed by the mean score of (62.72) by private sector bank for the same problem and mean score of (59.64) by private sector bank customers for "less IT literacy" and the lowest mean score of (41.90) and (44.98) was obtained by public and private sector bank for the statement "limited range of services" respectively followed by the mean score of (45.93) by private sector bank customers for "time consuming".

The overall mean score portrays that the more significant mean score for the respondents of the private sector bank with 52.61 and 52.49 for public sector banks.

INTERNET BANKING PROBLEMS

Currently, Banking is no more limited in going and visiting the bank in person for a range of purposes such as depositing and withdrawing money, demanding for account statement, stop a payment, etc. you can also maintain a track of your account transactions and balance every time. Nowadays getting passbooks updated to know the total account balance is a matter of past. Internet banking is the latest development that has further a new dimension to banking transactions by making it more suitable, which has reduced the long tiresome waiting-lines. However, there are some serious problems that the clients may encounter while banking using the Internet, because of that, many still prefer to go directly to the banks instead of using this facility.

The deficit of Internet banking even though there are many benefits of internet banking, there are also some drawbacks but this could be concerned about.

- Sympathetic usage of internet banking might be not easy for a beginner at the initial go.
- Dependency: it is not possible to utilize online-banking unless you have an internet connection;
- The safety of transactions is a significant matter.
- Password safety is an issue. The password should be changed and memorized after reception of the password; if not, your account may be distorted by somebody who obtains your password.
- Difficulty to exercise it when the bank's server is down.

The elements that contribute to the problem of mobile-banking users are grouped into six factors.

F1 = Time consuming

F2 = Poor connectivity

F3 = Difficult to operate

F4 = Language problem

F5 = Less IT literacy

F6 = Power failure

TABLE 7: PROBLEMS OF PUBLIC BANK INTERNET BANKING USER (N = 192)

Factors	Frequency of Problems faced by respondents (Calculating the relative degree of importance of values, from 1 to 6, where 1 is the most frequent and 6 is the least one)						Mean Score	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th		
F1	0	18	60	66	30	18	46.38	V
F2	33	70	50	40	0	0	59.85	II
F3	0	24	71	64	24	10	48.88	IV
F4	0	12	47	70	36	27	43.91	VI
F5	73	66	37	17	0	0	65.41	I
F6	18	45	68	44	18	0	55.03	III

Source: Primary data

Table 7 shows the problems of public bank internet banking users in the study area. "Less IT literacy" is the major problem of the internet banking users with a mean score of (65.41) followed by "poor connectivity" with a mean score of (59.85), "power failure", "difficult to operate", "time-consuming" and "language problem" with a mean score of (55.03), (48.88), (46.38), and (43.91) respectively are determined to be the third, fourth, fifth and sixth problems of the public bank internet banking customers in the study area. The study made known that poor connectivity, language problem, and less IT literacy are the major problems e-banking users' faces in the study area.

TABLE 8: PROBLEMS OF PRIVATE BANK INTERNET BANKING USER (N = 192)

Factor	Frequency of Problems faced by respondents (Calculating the relative degree of importance of values, from 1 to 6, where 1 is the most frequent and 6 is the least one)						Mean Score	Rank
	1 st	2 nd	3 rd	4 th	5 th	6 th		
F1	0	14	58	59	38	21	44.68	V
F2	61	60	39	32	0	0	62.79	I
F3	0	54	60	57	14	5	51.47	IV
F4	0	8	50	64	38	30	42.74	VI
F5	52	48	42	50	0	0	60.40	II
F6	14	40	60	55	20	0	52.54	III

Source: Primary data

Table 8 shows the problems of private sector bank internet banking users. Depending on the mean score given by respondents of private bank internet banking customers "poor connectivity" with a mean score of (62.79) is the major problem faced by private bank internet banking users followed by "less IT literacy" (60.40), "power failure" (52.50), "difficult to operate" (51.47), "time consuming" (44.68) and the lowest mean score given by the respondents for "language problem" (42.74).

TABLE 9: COMPARATIVE ANALYSIS OF THE PUBLIC SECTOR AND PRIVATE SECTOR BANKS

Factors	Public Sector Mean scores	Public Sector Rank	Private Sector Mean scores	Private Sector Rank
F1	46.38	V	44.68	V
F2	59.85	II	62.79	I
F3	48.88	IV	51.47	IV
F4	43.91	VI	42.74	VI
F5	65.41	I	60.40	II
F6	55.03	III	52.54	III
Overall mean score	53.24		52.44	

Source: Primary data

Table 9 demonstrates the mean scores vis-à-vis responses of the respondents about selected factors of problems for internet banking users to analyse. The highest score was obtained for a public sector bank in the statement "less IT literacy" with a mean score of (65.41), followed by "poor connectivity" for a private sector bank with a mean score of (62.79). The lowest score was obtained for private and public sector bank "language problem" (42.74) and (43.91) respectively. The overall mean score describes to some extent larger mean score for the respondents of a public sector bank with 53.24 and 52.44 for private sector banks.

6. RECOMMENDATION

Banks should solve the problem of poor connectivity by working with Ethio-telecom and Ethiopian electric power corporation because poor connectivity and power failures are one of the major problems faced by the users of ATM, mobile banking and internet banking.

Banks also have to solve problems that arise within the company such as not maintaining adequate cash, insufficient number of ATMs, improper location of ATMs, security concern, and not maintaining denomination.

Literacy is low in Ethiopia. Accordingly, banks ought to make strategies to provide continued public education programs to give awareness regarding the usage of e-banking facilities, for instance, appropriate care of ATM cards, how to conduct various online transactions without the physical appearance, and safeguarding online transaction.

Banks should customize in developing e-banking facility software in the local language and should use words and designations, which are commonly understood by the majority of people.

7. CONCLUSION

In Ethiopia, E-banking is in an embryonic stage. Undoubtedly Ethiopian banks are making genuine endeavours for the implementation of advanced technology and installation of e-banking channels however still masses are distrustful of the notion. Banks are making genuine endeavours to popularise the e-delivery provisions and products.

Even if there are many obstacles in the way of smooth functioning of E-banking in Ethiopia however at the same time E-banking has vivid future in Ethiopia. It is promising path for banking sector in Ethiopia to exploit its profits and to make customer more satisfied. So E-banking can never be ignored and merely those banks will survive in the future which will adjust as per technological advancements and clients' needs because future of the banks eventually stays in the hands of customers. They must be pleased at any cost.

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