



The Significance of Electronic Banking Service Delivery Practice That Affect the Sustainability of Customer Expectations: The Case of CBE Negele & Liban Town

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Abstract -The aim of this study is to analyze the Significance of Electronic Banking Service Delivery practice that affect sustainability of Customer Expectations as well as relations to variables like, marital status, occupation, education level, experience, type of customer, time of use for month and type of customer e-banking) and main challenges of electronic banking service delivery practice which affect sustainability of customer expectations. The data was collected through questionnaire and probability sampling was used to get accurate and fair responses from the targeted population and mostly primary data was used for the study. The analyzed data was expressed by using table, percentage, correlation as well as correlation among variables that shows Quality of Customer Expectations in CBE Negele and Liben branch. The analyzed data was shows that all variables have positive and significant effect on Quality of Customer Expectations where responsiveness and Ease of use have not significant effect on Quality of Customer Expectations Quality of Customer Expectations. There by improves customer service delivery, accessibility of electronic banking, deals with customer keep customer electronic security improves Quality of Customer Expectations in CBE Negele and Liben branches.

Keywords: electronic Banking, Service delivery practice, Customer, Sustainability of Customer Expectations.

1. INTRODUCTION

Now days, E- Banking service is becoming greater and popular in the digital world as well as technology boom and customer extra satisfied and loyal in financial institution service and today, bank service is depends on technology. Every activities of the bank is technologically supported and save time for customers. Tanks to technology, in today's digital world, customers are performing bank related activities by using electronic banking technologies just sitting their home without wasting their golden time. As a result of this facts, electronic banking service promote the performance of financial service industry and it's seen as strategic tool for financial sectors to compete with today's technological competitive world (Teka, 2020). Farther more, financial industry has a vital role in improving the financial system (Effiom et al.2020) . In this case, Customer Expectations quality is the main indicators that used to judge the quality of services delivered by organizations. As a result, achieving quality Expectations is the primary target of financial institutions which enables them to get customer loyalty that leads to the performance of the bank sectors in a sustainable manner (Filip &Anghel, 2009) More importantly, currently, customers use smart phone and mini computers in order to facilitate the electronic banking service just staying at their home (Shankar & Jebarajakirthy, 2019). In contrast, studies on Challenges on of electronic banking especially in developing countries like Africa are very limited. Farther more regarding trust on electronic banking no studies has been reached on consensus (Kim & Peterson, 2017) and the concept of electronic banking



service on Quality of Customer Expectations is on introduction stage in CBE . Therefore, the objective of this study was to analyze the Significance of Electronic Banking Service Delivery practice that Affect the sustainability of Customer Expectations: Evidence from CBE Negele & Liban Town: East Guji Zone Oromia regional state Ethiopia.

In today's digital world, Advancement in information technology and the widespread use of the internet have been changed the performance of financial sectors as well. Due to this fact, the Service delivery methods are more and more advanced which has vital role for the performance of the financial organizations. However, in developing countries like Ethiopia, Lack of suitable legal and regulatory framework for e-commerce and e-payment are becoming obstacle for its development. As a result, the objective of this study is to analyze the Significance of Electronic Banking Service Delivery practice that Affect the sustainability of Customer Expectations: Evidence from CBE Negele & Liban Town.

2. RESEARCH OBJECTIVES

- To investigate the effects of reliability on Quality of Customer Expectations
- To determine how Accessibility and Responsiveness affect Quality of Customer Expectations.
- To investigate the effect of ease of use and Assurance on Quality of Customer Expectations.
- To investigate how Efficiency and security effects of e-banking on Quality of Customer Expectations

3. HYPOTHESIS

Based on the objectives of the study, the following hypothesis was developed:

H1: There is a significant relationship between reliability and Quality of Customer Expectations.

H2: Accessibility and Responsiveness have significant relation with Quality of Customer Expectations.

H3: There is significant relationship between Ease of use and Quality of Customer Expectations.

H4: Efficiency and security have significant relation on Quality of Customer Expectations.

4. LITERATURE REVIEW

4.1. Quality of Customer Expectations

Maintaining Quality of Customer Expectations is obviously a key purpose for any business. Loyal customers suggest a reliable income stream and a sustained profit. Not surprisingly, then, the concern of how you maintain Quality of Customer Expectations has been one that many researchers have looked in, and if you are a business proprietor or manager, there are a variety of theories on purchaser loyalty that you should be conscious of as building a base of loyal customer is key to the growth of a company.

4.2. Customer Satisfaction

The first step closer to building a base of loyal customers is to improve the satisfaction that customers have with your merchandise and services. Experts generally suggest performing a standardized survey of your customers the use of questionnaires. The process of enhancing customer satisfaction is continuous.

Asking customers what they would like to see improve, making enhancements and then asking again is all section of the process. In the end, satisfied customers are loyal customers.

4.3. Electronic banking

Electronic banking which is known as digital banking is one of the e-commerce tools to facilitate business performance in financial sectors by satisfying customer’s needs. This system facilitates direct relations with the customers (Reddy & Reddy, 2015). Online banking is defined as the process of participating in transaction process by using electronic banking technology.

4.4. Electronic banking practice in Ethiopia

Electronic banking service in Ethiopia was started from late 2001, at the time of the state bank called CBE established. Automated Machine (ATM) was also started during that time. Farther more, Dashen bank, also introducing e banking service in Ethiopia, and introduce Automated machines (ATMs) at convenient places for its card holders. More importantly, At the end of June 2009, Dashen bank has been established 40 Automated machines (ATMs) in its location branches, university compounds, buying malls, restaurants and hotels. Dashen received the membership license from Master Card in 2008. Due to its leadership with superior banking technology, Dashen Bank signed an agreement with South African e banking Service Company for introduction of mobile commerce on April 21, 2009.

Conceptual Framework

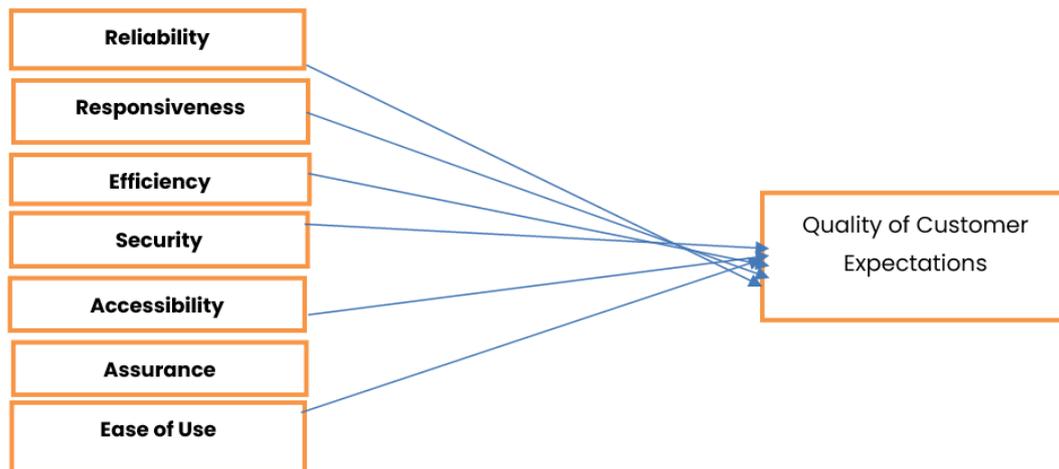


Fig -1: Conceptual Framework
Source: Conceptual Framework 2022

5. METHODOLOGY

The study followed a quantitative research design and the data was gathered through questionnaire from the selected sample of respondents from CBE. Estimated study population was 38,049 as per the annual report of CBE as of June 30, 2021, in the two selected branches and Sample sizes of 384 respondents were taken by using the Cochran (1963:75), sampling size formula which is:

$$n = \frac{z^2pq}{e^2} = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384$$

5.1. Sampling frame

The sampling frame consists of samples of respondents to be taken out from the population of the study for research. Thus, the sampling frame of this study each Customers ATM, Mobile bank , POS Service, Debit card service which are found in E-Banking is targeted.

5.2. Data Analysis Method

Analysis of data was made in line with three basic stages: 1) Data preparation, 2) tabulation or presentation of statistics and 3) analysis of relationship of variables as nicely as hypothesis testing. As part of data preparation, the data accumulated from the survey has been compiled, sorted for completeness, checked for errors and omissions to have the required quality, accuracy and completeness of the data and analyzed by using descriptive statistics and inferential statistics like chi-square and one way ANOVA.

5.3. Result and Discussion

Response Rate

Table -1: Response Rate

Respondents	Questionnaire distributed	Questionnaire responded	Response rate (%)
Respondents	384	384	100%
Total	384	384	100%

Source : (Field Survey, 2022).

Table -2: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Reliability	384	2.20	4.80	3.7089	.47554
Responsiveness	384	2.20	4.80	3.6625	.46681
Efficiency	384	2.20	5.00	3.6156	.52306
Security	384	2.00	4.80	3.7927	.39993
Accessibility	384	2.00	4.80	3.7797	.42347
Assurance	384	1.60	4.60	3.5120	.59085
Ease of Use	384	2.60	4.60	3.7292	.32827
Quality of Customer Expectations	384	2.14	4.86	3.6376	.46897
Valid N (leastwise)	384				

Source: (Descriptive Statistics field Survey, 2022)



As shown on Table 4, above, the minimum values, maximum values, mean values, and the values of the standard deviation of the variables have been summarised. The Mean value indicated the idea about the central tendency of a variable's values. The number of observations of each variable is 384, indicated respondents' level of agreement on the variables taken for the study. Farther more, the Standard deviation measures the dispersion of a given data set, and it indicates how close to the average the data is clustered. As a result, the values of standard deviations in the table indicate the variation of the respondents' responses on each variable. The actual mean of all the variables are indicating that the level of agreement of most of the respondents on the variables of Service Delivery on the Quality of Customer Expectations are better.

Correlations

Table -3: Correlations results

Correlations

		RE	RS	EF	SE	AC	AS	EA	CL
RE	Pearson Correlation	1	.889**	.577**	.509**	.450**	.190**	.255**	.526**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384	384
RS	Pearson Correlation	.889**	1	.598**	.502**	.420**	.185**	.250**	.515**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384	384
EF	Pearson Correlation	.577**	.598**	1	.565**	.535**	.152**	.239**	.510**
	Sig. (2-tailed)	.000	.000		.000	.000	.003	.000	.000
	N	384	384	384	384	384	384	384	384
SE	Pearson Correlation	.509**	.502**	.565**	1	.812**	.221**	.229**	.464**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	384	384	384	384	384	384	384	384
AC	Pearson Correlation	.450**	.420**	.535**	.812**	1	.295**	.234**	.377**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	384	384	384	384	384	384	384	384
AS	Pearson Correlation	.190**	.185**	.152**	.221**	.295**	1	.244**	.271**

	Sig. (2-tailed)	.000	.000	.003	.000	.000	.000	.000
	N	384	384	384	384	384	384	384
	Pearson Correlation	.255**	.250**	.239**	.229**	.234**	.244**	.224**
EA	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384
	Pearson Correlation	.526**	.515**	.510**	.464**	.377**	.271**	.224**
CL	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384

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

Source: (field survey, 2022)

As indicated in the Table 3, above, Reliability, Efficiency, Security, Accessibility, Assurance are highly significant at 1% level of significance with Quality of Customer Expectations indicating there is correlation among the variables. That means, the strength of relationship between service delivery practice and Quality of Customer Expectations in a descending order is responsiveness 0.889, efficiency 0.577, security 0.509, accessibility 0.450, assurance 0.190, and ease of use 0.255 respectively. Therefore, all the variables indicated in the above table are significantly correlated with each other. As a result of this, the CBE should work effectively on the variables to improve the quality of customer expectations which leads to the profitability of the performance of the bank within a short period of time

Normality Test

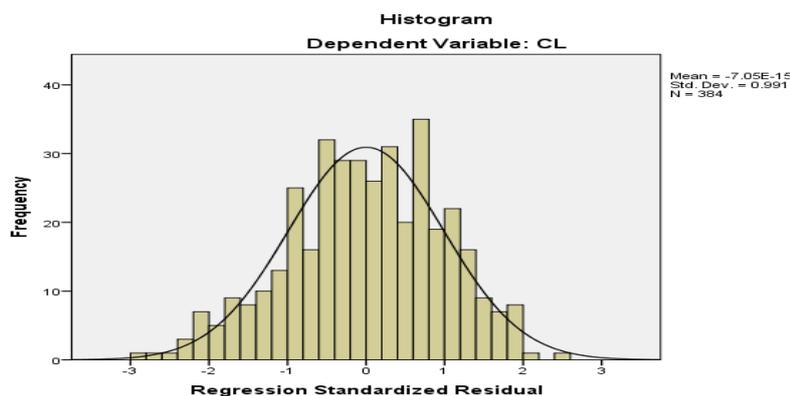


Fig -2: Test of Normality

As shown on the above test of normality histogram graph, shows the data demonstrated a normal distribution. That means the significance level of the variables are in the range of significance level. That

means each variable has a significant and positive effect on the service quality of customer expectations. This shows, the efficiency of the bank activities must increase in line with customers expectations

Mlticililarity Results

Table -4: Results of Multi co linearity test

Coefficients a

Model	Co linearity Statistics	
	Tolerance	VIF
Reliability	.202	4.949
Responsiveness	.197	5.085
Efficiency	.529	1.891
1 Security	.302	3.309
Accessibility	.315	3.175
Assurance	.874	1.145
Ease of Use	.881	1.135

a. Dependent Variable: Quality of Customer Expectations

Source: (Mlticililarity Results field Survey, 2022)

As shown on the table 4 above, the tolerance value for all independent variables confirms the suggested value (0.1 to 1) is more than (0.10) and VIF for independent variables is less than the limited value (10.0), and so that there is no multi collinearity between the service delivery practice and Quality of Customer Expectations of the model.

Coefficients of Regression Analysis

Table -5: Coefficient P-value and Standardised Coefficients

Coefficients

Model	Un standardized Coefficients		Standardized Coefficients	T	Sig.	Co linearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
								(Constant)
1	Reliability	.221	.088	.224	2.504	.013	.202	4.949
	Responsiveness	.067	.091	.067	.733	.464	.197	5.085
	Efficiency	.217	.050	.243	4.376	.000	.529	1.891
	Security	.293	.086	.250	3.406	.001	.302	3.309
	Accessibility	.153	.080	.138	1.920	.056	.315	3.175
	Assurance	.125	.034	.158	3.665	.000	.874	1.145
	Ease of use	.041	.061	.029	.665	.506	.881	1.135

a. Dependent Variable: Quality of Customer Expectations

Source: (Coefficients of Regression Analysis field survey, 2022)

As indicated on the Table5 above, the coefficients of regression between independent variables Reliability, Responsiveness, Efficiency, Security, Accessibility, Assurance, Ease of use and a dependent variable Quality of Customer Expectations. The beta values tell as in what degree each independent variable affects the outcomes of the effects of all other predictors. Accordingly, each of the beta values has an associated standard error indicating to what extent these values would vary across different samples. These standard errors are used to determine whether beta value differs significantly from zero. Farther more, the t-test associated with b-value is significant (if the value in the column labelled Sig. is less .05) then the predictor is making a significant contribution to the model. Accordingly, reliability, efficiency, security, accessibility and assurance are highly significant at 1% and physical and process significant at 5% level of significance with Quality of Customer Expectations. However, Responsiveness and Ease of Use is not significant effect with Quality of Customer Expectations. By recalling the model specifications of the variables, it was said that un standardized coefficients (β_1 up to β_7) are the coefficients of the estimated regression model. Hence, the regression model has been mentioned with the result of un standardized coefficients with error term as follows.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \epsilon$$

Where, Y = Customer loyalty as Dependent Variable

β_0 = Constant

β_1 = Coefficient of Reliability X1

β_2 = Coefficient of Responsiveness X2

β_3 = Coefficient of Efficiency X3

β_4 = Coefficient of Security X4

β_5 = Coefficient of AccessibilityX5

β_6 = Coefficient of Assurance X6

β_7 = Coefficient of Ease of use X7

ε =error term

$$Y = 3.261 - 0.098X_1 + 0.079X_2 + 0.413X_3 + 0.523X_4 + 0.297X_5 + 0.239X_6 + 0.066X_7 + 1.296$$

Table -6:Results showing analysis of Variance (ANOVA) of Regression Analysis

ANOVAs

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	32.795	7	4.685	34.245	.000 ^b
Residual	51.439	376	.137		
Total	84.234	383			

a. Dependent Variable: Quality of Customer Expectations

b. Predictors: (Constant), Ease of use, Security, Assurance, Responsiveness, Efficiency, Accessibility, Reliability

Source: (ANOVs results field Survey, 2022)

The above table, Shows analysis of variance (ANOVA) of regression analysis between independent variables considered and a dependent variable were examined. As indicated in the table above, the value of the sum of squares is 907.918, the value of degree of freedom (df) is 12, and the value of mean square is 129.703. This indicated that how the variables varies among each other. In this case the relationship of the variables among each other is not as much varies. As a result of this the listed variables are significantly ffect the quality of customer expectations

Hypothesis Testing

Table -7:Summary of hypothesis test result

No.	Hypothesis	Tool	Result
Ho1	Responsiveness is not statistically significant with the Quality of Customer Expectations.	Regression	Not significant

Ho2	Ease of Use is not statistically significant effect on the Quality of Customer Expectations.	Regression	Not Significant
Ha3	Reliability is statistically significant with the Quality of Customer Expectations.	Regression	Significant
Ha4	Efficiency is statistically significant with the Quality of Customer Expectations.	Regression	Significant
Ha5	Security is statistically significant with the Quality of Customer Expectations.	Regression	Significant
Ha6	Accessibility is statistically significant with the Quality of Customer Expectations.	Regression	Significant
Ha7	Assurance is statistically significant with the Quality of Customer Expectations.	Regression	Significant

Source: (Summary of hypothesis test result field survey, 2022)

As discussed in Table 4.18 above, product is not significant as P-value is above 0.05 implying that the null hypothesis is accepted and the alternative hypothesis is rejected. Whereas Efficiency and Assurance are highly significant at 1% as P-value is less than 0.000 indicating that the null hypotheses are rejected and the alternate hypothesis are accepted. Furthermore, security, accessibility and Reliability are significant at 5% as the P-value is less than 0.05 indicating that the alternative hypothesis is accepted and the null hypothesis is rejected.

6. CONCLUSION

The research starts with identifying the problem area of the captioned title, framing objectives and hypothesizing the relationship among the variables of the study. The data have collected and result of consistency and reliability observed from the suggested value of Coronach alpha. The result of the study reveals demographic analysis of the respondents, correlation among the variables. Various assumptions diagnostic tests have been conducted where all the variables have passed the tests and become eligible for conducting multiple regression analysis. The result of regression explains the level of significance of reliability, efficiency, security, accessibility and assurance as the most significant path in the analysis followed by Responsiveness and Ease of use has no significance with Quality of Customer Expectations of CBEs. Finally, the conclusion confirms that the Electronic service delivery practice have enormous effect on Quality of Customer Expectations.



LIMITATIONS OF STUDY

The study suffers from the following limitations. Although the Electronic service delivery practice has significant effect on Quality of Customer Expectations, the study could not catch the effect of Electronic service delivery on the Quality of Customer Expectations. The results of the study could not be generalised in other manufacturing sectors like consumer durable products. Further, the study fails to understand the perceived opinion of the entrepreneurs in absence of conducting qualitative research with the same category of respondents. The researcher has faced challenges during the data collection due to literacy background of the respondents.

IMPLICATION OF STUDY

The outcome of the study is quite relevant to the entrepreneurs of CBEs who will adopt the service quality to enhance their Quality of Customer Expectations. Further, the result is relevant to the CBE who will take handholding the customer by providing quality service. The implementation of Electronic service quality among the CBEs could enhance their profit of the bank generating potential that would accelerate the economic growth of the country.

RECOMMENDATIONS

Commercial bank of Ethiopia should try to see the electronic banking service in Nagele and Liben branch and the bank must improve service Quality for customer to increase the quality of customer expectation. In addition to this, the number of Automated matchin(ATM) and POS especially in public place like hospital, collage and around bus station. Farther more, Banks are advised to improve safty and security of ATM because sometimes they become out of service due to unknown problem. The management of the CBE should consider and work to increase the efficiency of their employee and use new program and system to develop banks daily work in order to improve quality and timely service delivery.

SUGGESTION FOR FURTHER RESEARCH

The study has been done with quantitative approach. However, future researchers can undertake a qualitative approach to understand the perception and opinion of the respondents so that effective Service Quality could be laid out for the benefit of the Bank. There are some mediating and moderating variables which can be taken by the future researchers. Furthermore, they can conduct this research in the context of Challenge and opportunity of Electronic banking service.

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