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The impact of electronic banking on customer satisfaction: A case of commercial bank of Ethiopia Hossana town branches

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***Abstract*---**Objective of the research is how to measure the service quality in electronic banking to improve the customer's satisfaction and to examine the different dimensions of service quality to relate them with expectation of customers The Importance of the subject of electronic banking service and the importance of focusing on the service provided by the banks adopted, this study use seven dimensions that are very important to provide this service and they are: reliability, ease to use , privacy and security , accessibility, efficiency, responsiveness and cycle time , where the aim of this study is to measure the impact electronic banking on customer satisfaction. The study sample consisted of 381 customers from who use electronic banking: through simple regression, the results indicated that there is an effect of electronic banking services to reach customer e-satisfaction. The results showed that there is a statically significant impact of the overall service quality dimensions on electronic banking customer satisfaction. In this research the gap between perception and expectation of e-banking is analyzed by using paired t-test and it shows statically significant gap between perception and expectation of e-banking. Recommendations were given based on analysis

***Keywords*---**e-banking, e-satisfaction, customer satisfaction.

Introduction

Electronic banking is an innovation that has progressively rendered itself in pervasive ways cutting across several financial institutions and other sectors of the economy. During the 21st century mobile banking advanced from providing

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mere text messaging services to that of pseudo internet banking where customers could not only view their balances and set up multiple types of alerts but also transact activities such as fund transfers, deposit cheques via the mobile phone and instruct payroll based transactions (Vaidya 2011). Daniel (1999) defines electronic banking as the delivery of banks' information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, telephone or digital television.

According to Khan (2007), Internet (electronic) banking includes the system that enables financial institution customers, individuals or businesses, access accounts, transact business, or obtain information on financial products and services on public or private network including Internet, According to Saha and Zhao (2005). In many ways, E-banking is like traditional payment, inquiry, and information processing systems, differing only in that it utilizes a different delivery channel. Any decision to adopt E-banking is normally influenced by a number of factors. These include customer service enhancement and competitive costs, all of which motivate banks to assess their service (Kondabagil, 2007).

Many researchers appreciate that electronic banking (e-banking) is defined to include the provision of retail and small value banking products and services through electronic channels as well as large value electronic payments and other wholesale banking services delivered electronically(Georgescu, 2005). Pardon (1977) observed that a variety of electronic banking technologies in recent years had expanded. With financial institutions, technologies like direct deposit, automated teller machines and credit/debit cards have been the key investments and innovations. He however observed that these innovations and creations need an environment that is customer friendly and likely to improve on their satisfaction. He noted that in a clientele world, the customer is the king so if these technologies are meant to improve on service delivery and satisfaction, electronic banking possess a better future.

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 private banks, which worked aggressively to maintain its lead in electronic payment systems. The Ethiopian banking industry entering in to this ICT based service to customer in order to bring efficiency in operation by minimizing operating cost thereby increasing customer satisfaction and profitability. E-banking offers the convenience of conducting most of the banking transactions at a time that suits the customer. The customer can access funds and transfer funds between accounts, Pay bills and make purchases 24 hours a day, 7 days a week. A rapid increase in the number of financial institutions since financial liberalization, the Ethiopian banking system is still underdeveloped compared to the rest of the world. Cash is still the most dominant medium of exchange. The use of Checks is mostly limited to government institutions, NGOs and some private business.

Commercial banks in Ethiopia provide the same services with the same operational style that they used to offer before decades. The common banking functions provided by public and private banks in Ethiopia are deposit mobilization, credit allocation, and money transfer. Though there are few researches done about electronic banking in Ethiopia electronic banking is a useful topic to study how to make it applicable using the available Information Communication Technology infrastructures together with the existing financial and legal frameworks so that the quality of services in Ethiopian banking sector can be enhanced for the future. Moreover Internet banking has been widely studied in developed countries and also to some extent in developing countries but not in Ethiopia. Very few studies have been done in developing countries, and it has not been well investigated in Ethiopia. Customers in Ethiopia are late adopters of the Internet and its applications with regards to electronic baking. It looks that electronic banking is facing difficulties in Ethiopia. Ethiopian banking system is still underdeveloped compared to the rest of the world and electronic payment systems are at an embryonic stage.

Among commercial banks in Ethiopia very few of them are engaged with the diffusion of e-commerce. Moreover among several services of e-banking, they are limited to ATM service. Creating an electronic banking in Ethiopia is the same as to building a web business for all who are participating in the economy of the country. This leads the country to the electronic business (e-business). The E-business, E-commerce is about using electronic techniques to create opportunities, create new markets, new processes and growth the creation of wealth using electronic mediums (Abraham, 2012).

Customer satisfaction is it refers to the extent to which customers are happy with the products and/or services provided by a business. Further definition of customer satisfaction is it is a term generally used to measure a customer's perception of a company's products and/or services. It's not a straight forward science however, as customer satisfaction will vary from person to person, depending on a whole host of variables which may be both psychological and physical. The usual measures of customer satisfaction involve a survey with a set of statements using a Likert Technique or scale (Westbrook, 1980).

Customer satisfaction is the important factor for the long term success of the organization. By keeping the importance of customer satisfaction in mind there is a need of banks to maintain close and stable relationship with their customers by providing the high quality of product and services. So there is a need to judge the level of customer satisfaction. The satisfaction of customer cannot be measured unless the factors which affect the satisfaction level of customers are not determined. As the banking industry is the high involvement industry. Banks are being aware of the importance of this fact that the provision of high quality service to customers is necessary for their survival and the success in today's global and competitive environment (Wang, Han, & Wen, 2003).

Methodology

The research design was a casual research so as to obtain detailed information that helps the researcher to establish the relationship between electronic banking

and customer satisfaction at commercial bank of Ethiopia Hossana Town. The approach of structured questionnaire was used to collect the data from the sample size of 381bank users. Sample was consisting on different groups based on age, income, occupation and gender group. The collected data from sample was be analyzed by using SPSS. Simple liner Regressions was used to test the all hypothesis.

The study population comprised of all the employees and electronic banking customers of commercial bank of Ethiopia 4 branches **Hossana, Seleme ,Wachamo and Bobicho** branches .The research takes those customers who are using a least two of electronic banking products so the study population who are using electronic banking actively are 8301 customers in four branches of Hossana town. From these total populations 381 customers are selected for this study. The study involves the use of strafed sampling, whereby samples will selected from the study population. Here the respondents was selected from the bank Customers who are using electronic banking in four branches of commercial banks in Hossana town branches .from each branches samples was selected based on total share of electronic banking users intown in addition to that bank managers and selected employs was source of information by interview This helps to ensure interviewing of relevant informants with firsthand information and with well-prepared questioners was collected from customers of commercial bank of Ethiopia Hossana town branches Customers was divided into individual customers and corporate entities stipulated time frame and cost constraint. Since the users of electronic banking users of commercial bank of Ethiopia are finite the researcher going to use Yamane (1967). Yamane (1967) provided simplified formula and table to calculate simple size. As per the formula that is:

$$n = \frac{N}{1+N(e)2} = \frac{8301}{1+8301(0.05).^2} = 381$$

Where n- the sample size
N- The population size
E-error level
95% confidence level and 5% error
The sample size was 381.

BRANCH	TOTAL NUMBER OF EB USERS	SHARE IN %	CUMLATIVE	SAMPLE SELCTED FROM EACH BRANCH
HOSSANA	3544	42.75%	42.7%	381*.427=162
SELEME	1454	17.51%	60.21%	381*.1751=67
WACHAMO	2556	30.8%	91.01%	381*30.8%=117
BOBICHO	747	8.99%	100%	.899*747=35
TOTAL	8301	100%		381

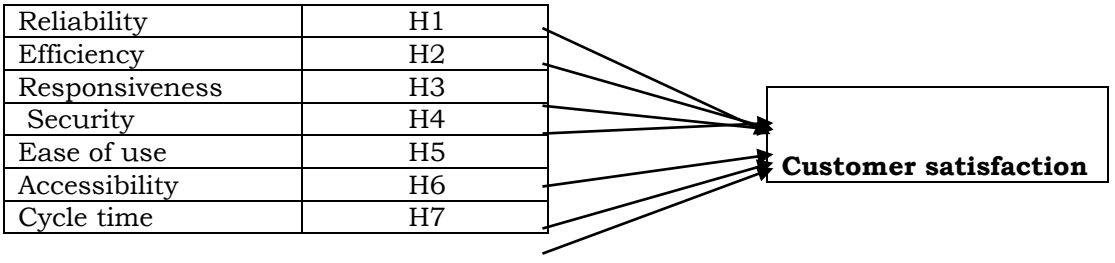
Primary data was collected through personal interviews and use of questionnaires to gather accurate information. Conversations with the bank employees and customers. Discussions with the employees who handle the electronic banking system.

Questionnaires

Secondary data were used for supporting the study and to get the findings of other researchers in the area (empirical study). The sources of secondary data will library books, newspapers on business, magazines on business annual reports of different commercial banks, reports of national bank of Ethiopia, internet sources, reports made by Ethiopian Bankers Association on establishing national electronic payment system, Fortune News Paper which focus on business reports. Questionnaires were close-ended questions which required specific answers. The respondents selected the correct options, ticked and wrote the correct answers where appropriate.

Interviews were determined beforehand while others arose during the course of the conversation. The interview was also done on individual-oriented basis to allow expression of personal viewpoints. The researcher used face to face interviews because of the following reasons; Provision of firsthand information, Rich data collection, Cost effective, speedy and Ability to clarify the questions, clear doubts and adds new questions where necessary. The population of this study will e-banking customers of commercial bank of Ethiopia in Hossana town and questionnaires was distributed using simple random sampling techniques and these banks was chosen because in the specific area in which the study conducted, Hossana town, while this time there were 10 commercial banks with 14 branches. The systematic study of the research problem in addition to theoretical frame work requires designing study model by taking customer satisfaction as dependent and electronic banking service dimensions as independent variable BY using SPSS .Tables, percentage, regression and t-paired t- taste specifically will used in the study.

Independent variables
Dependent variable



Result and Discussion

Demographic profile of respondents

		FREQUNCES	
		NO	%
GENDER	MALE	277	73
	FEMALE	104	27
	TOTAL	381	100

AGE	ABOVE 36	68	17.8
	25-35	209	57.8
	18-24	104	24.4
	TOTAL	381	100
TYPES OF ACCOUNT	CURENT	56	14.7
	SAVING	282	74
	SPECAL SAVING	43	11.2
	TOTAL	381	100
TYPES OF E-BANKING	ONLY ATM	131	34
	ATM,MOBILBANKING AND POS	154	42.6
	MOBIL BANKING AND ATM	96	23.4
	TOTAL	381	100
NO YEARS CUSTOMERS USE E-BANKING PROUDACTS	<1 YEAR	91	23.8
	1-2 YEAR	105	27.5
	2-3 YEAR	176	46.1
	>3 YEAR	9	2.6
		381	100

Table clearly shows as about the electronic banking users when researcher sees gender of respondents 73% are male and 27% are female and most of e-banking users in commercial bank of Ethiopia are in age between 25-35 year which takes 57.8 % of total respondents as shown in above table. When researcher sees types of accounts that respondents use about 74% using ordinary saving accounts. when researcher see types of e-banking customers use 34% use only ATM which is to with draw money from ATM machine but most of respondents use both ATM and Mobil banking .when researcher see no of years customers use e-banking products 23.8% use e-banking for less than one year and most of customers use e-banking for 2- 3year as shown in above table.

Study Tool Reliability

Dimensions Cronbach's	Alpha Score ( )
Ease of use	.859
Reliability	.848
Accessibility	.871
Security and Privacy	.797
Efficiency	.845
Responsiveness	.807
Cycle Time	.695

Reliability is fundamentally concerned with issues of consistency of measures. The Cronbach Alpha score ranges from 0 to 1. A Cronbach Alpha score greater than 0.7 show high internal reliability of the scaled item (Nunnally and Bernstein, 1994). Inspite of this argument Garson (2002) indicated that the cut off point for the Cronbach Alpha should be between 0.8 and 0.6 (Garson, 2002). Additionally, the Cronbach Alpha increases when the number of items in the scale is increased which means that the Cronbach Alpha score decreased (Garson, 2002). From table 4.2 in the above table Expect cycle times all other are above 0.7, meaning that they are highly reliable. The meaning of internal reliability applies to multiple-indicator measures.. To test the internal reliability, most researchers use Cronbach's alpha, which calculates the average of all split-half reliability coefficients. We have used the Cronbach's alpha for calculating whether or not the hypotheses should be accepted or rejected, and, by using this data analysis method, we strengthen the internal reliability of the findings in the thesis (Jonsson, and Hagg, 2009).

Testing the hypothesis

For testing the hypothesis, a statistical test called liner regression analysis test was employed through the use of SPSS statistical package. To test the hypothesis researcher use result of regression results like R ,R-squire ,t-value and p-value . Based on result to reject or accept hypothesis. Hypothesis which set in this research aims in to investigate whether there is significant relation between service quality parameters and customer satisfaction .For all service quality dimensions reliability, ease to use, efficiency, accessibility, responsiveness, security and privacy, and cycle time data which collected through questioners are analyzed by using SPSS version 20 . Linear regression is used to specify the nature of relation between two variables. The main purpose of regression in this study is to analyze the impact of service quality dimensions on customer satisfaction. Linear regression is used to calculate that whether there is positive relationship between service quality dimensions i.e. efficiency, reliability, responsiveness ,security and privacy accessibility ease to use ,cycle time and customer satisfaction.

The impact of Reliability on customer E-satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.739[a]	.546	.545	.396

a. Predictors: (Constant), Reliability

Model Summary for reliability

ANOVA[s]
Coefficients

Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.247	.123		10.127	.000
	Reliability	.673	.032	.739	21.361	.000

Coefficients for reliability

Source: This table was developed based on SPSS analysis
a. Dependent Variable: customer satisfaction

The first hypothesis which says there is a significant relationship between reliability and customer satisfaction toward Electronic banking To test this hypothesis, the researcher computed the simple linear regression, as shown in the above table: Simple regression was performed and the results in table showed that the strength of the relation between the reliability of mobile banking service and the customer E-customer satisfaction in the researched of commercial banks in Ethiopia was (R=73.9%) and the coefficient of determination (R^2) showed that the explained difference percentage in the customer E-satisfaction because of the impact of reliability is not less than (R^2=54.6%), which is acceptable percentage, meaning that 54.6% of the total differences in customer E-satisfaction for the mobile service is determined through the reliability of mobile banking service. This indicates that the regression is good explaining the relation between reliability and customer E-satisfaction so we can accept the hypothesis that is indicated by result of above table in which the significance is shown by value of p=.0000 which is less than that of .05 based on the result researcher accept hypothesis which says H1.There is a significant relationship between reliability and customer satisfaction toward Electronic banking

The impact of Ease to use on customer E-satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760[a]	.578	.577	.382

a. Predictors: (Constant), Ease to use

Source: This table was developed based on SPSS analysis

Model summary on Ease to use

Coefficients

Model	Un standardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

1	(Constant)	1.314	.113		11.645	.000
	Ease to use	.661	.029	.760	22.742	.000

a. Dependent Variable: customer satisfaction

Table 4.6 coefficients

Source: This table was developed based on SPSS analysis

The second hypothesis which says there is a significant relationship between ease to use and customer satisfaction toward Electronic banking o test this hypothesis, the researcher computed the simple linear regression, as shown in the above table 4.5 and 4.6: Simple regression was performed and the results in table showed that the strength of the relation between the ease to use of mobile banking service and the customer E-customer satisfaction in the researched commercial banks in Ethiopia branches was (R=76%) and the coefficient of determination (R^2) showed that the explained difference percentage in the customer E-satisfaction because of the impact of ease to use not less than (R^2=57.86%), which is acceptable percentage, meaning that (57.8%) of the total differences in customer E-satisfaction for the mobile service is determined through the ease to use of mobile banking service . This indicates that the regression is good in explaining the relation between ease to use and customer E-satisfaction so we can accept the hypothesis that is indicated by result of above table in which the significance is shown by value of p=.0000 which is less than that of .05 so based on result researcher accepts hypothesis which says .There is a significant relationship between ease to use and customer satisfaction toward Electronic banking

The impact of Accessibility on customer E-satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783[a]	.613	.612	.366

a. Predictors: (Constant), Accessibility

Source: This table was developed based on SPSS analysis

Table Model summary for accessibility

The impact of security and privacy on customer E-satisfaction

Coefficients

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	1.311	.105		12.499	.000
Accessibility	.660	.027	.783	24.521	.000

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.665[a]	.442	.440	.440

a. Predictors: (Constant), Security and privacy

Model summary of security and privacy

Source: This table was developed based on SPSS analysis

Coefficients

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.395	.143		9.753	.000
	Security and privacy	.616	.036	.665	17.325	.000

a. Dependent Variable: customer satisfaction

TABEL Coefficients OF ACCESSABLITY

Source: This table was developed based on SPSS analysis

To test hypothesis which says H: There is significant relationship between accessibility and customer satisfaction toward electronic Banking the researcher computed the simple linear regression, as shown in the above table: Simple regression was performed and the results in table showed that the strength of the relation between the accessibility of mobile banking service and the customer E-customer satisfaction in the commercial banks of Ethiopia branches is found (R=78.3%) and the coefficient of determination (R^2) showed that the explained difference percentage in the customer E-satisfaction because of the impact of accessibility is (R^2=0.613)meaning that (61.3%) of the total differences in customer E-satisfaction for the e-banking service is determined through the accessibility of mobile banking service . There is a significant relationship between Accessibility and customer satisfaction toward Electronic banking

Source: This table was developed based on SPSS analysis

Security and privacy of coefficients

Privacy of personal information and security of credit card and account numbers in banking industry cause a significant impact on customer attitude towards adopting that particular service. Regression analysis has shown that there is a positive weak relationship between privacy and customer satisfaction i.e. 44%when compared with other parameters of electronic banking services. It shows that with the increase in 1 unit of independent variable i.e. privacy, customer satisfaction is going to be increased by 0.44 units. Even though, the R-Square is less that means the power of explanation is low, the p-value calculates for this variable is 0.000 which is less than 0.05 the level of significance and indicates that results are statistically significant. Based on this result researcher

evaluates the hypotheses which says There is a significant relationship between security and customer satisfaction toward Electronic banking so as conformed by regression analysis result There is a significant relationship between security and customer satisfaction toward Electronic banking .

The impact of Efficiency on customer E-satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736[a]	.542	.541	.398

a. Predictors: (Constant), Efficiency

Model summary on efficiency

Source: This table was developed based on SPSS analysis

Coefficients

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.394	.117		11.885	.000
	Efficiency	.653	.031	.736	21.178	.000

a. Dependent Variable: customer satisfaction

Coefficients of efficiency

Source: This table was developed based on SPSS analysis

As shown above tables determine the impact between efficiency and customer satisfaction. The value of r2 in this case is 0.54 which depicts that there is a strong positive relationship between the two variables. The impact of independent variable on dependent variable is 54%, meaning that the variation caused by independent variable on dependent variable is 54% and the intensity of impact is very strong. This indicates that the regression is good explaining the relation between efficiency and customer E-satisfaction. So We can accept that hypotheses which says There is a significant relationship between efficiency and customer satisfaction toward Electronic banking so as conformed by regression analysis result .The reason of strong positive impact of efficiency on customer satisfaction is that customers' mostly rely on convenient and ease factor. The higher degree of responses shows that e-banking; which they are using, are efficient up to a higher level. Efficiency matters a lot in order to determine the success. Of the business, more the customers' are satisfied; more will be the worth of the organization. Based on the result we can accept the hypothesis which says. There is a significant relationship between efficiency and customer satisfaction toward Electronic banking.

The impact of Responsiveness on customer E-satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.683[a]	.466	.464	.430

a. Predictors: (Constant), Responsiveness

Modal summary on Responsiveness

Source: This table was developed based on SPSS analysis

Coefficients

Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.599	.125		12.770	.000
	Responsiveness	.599	.033	.683	18.182	.000

a. Dependent Variable: customer satisfaction

Coefficients on Responsiveness

Source: This table was developed based on SPSS analysis

Responsiveness is related to the customer representative services. It measures the ability of e-tellers to provide timely information to the customers, handling the quarries and complains of the customers and provides online guarantees. Liner regression was performed and the results in table showed that the strength of the relation between the Responsiveness of mobile banking service and the customer E- satisfaction in the commercial in the customer E-satisfaction because of the impact of Responsiveness of commercial banks is R^2=0.466 which is acceptable percentage, meaning that 46.6% of the total differences in customer E-satisfaction for the electronic banking service is determined through the Responsiveness of mobile banking service .Regression result is showing a positive impact of responsiveness on customer satisfaction. The intensity of impact is low showing that responsiveness is having a positive impact on customer satisfaction but not up to a significant level. Researcher has summarized the regression equation as if the responsiveness of service quality is increased by 1 unit the customer satisfaction is going to be increased by 0.466 units. This positive impact shows that customers are satisfied by the customer representative service provided to resolve their conflicts. The p value calculated for this variable is 0.000 which is very less than 0.05, meaning that results are statistically significant for responsiveness and customer satisfaction have significant relation with responsiveness. So hypothesis which says. There is a significant relationship between responsiveness and customer satisfaction toward Electronic banking got acceptance.

The impact of cycle time on customer E-satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.543[a]	.295	.293	.494

a. Predictors: (Constant), perception on cycle time

Source: This table was developed based on SPSS analysis

Model Summary on Cycle Time

Coefficients

		B	Std. Error	Beta		
1	(Constant)	2.158	.136		15.856	.000
	perception on cycle time	.444	.035	.543	12.584	.000

a. Dependent Variable: customer satisfaction

Coefficients on Cycle Time

Above tables shows the relation between Cycle time and customer satisfaction. Cycle time measures the amount of time cycle that customers come to bank for service. It is one of service quality determinant factor. As showed in table r=.543 and R –square which indicates that cycle time explained 29.3% of difference on customer satisfaction. Here the result of R-square is small but the p-value shows the result is significant.

Conclusions and Recommendation

Conclusions

Based on the result of analysis researcher concludes that majority of e-banking users are male when compared with females .most of the e-banking users are in the Age between 25-35 and most them are ordinary saving account users . The study result shows that there are positive or statically significance impact service quality dimensions of e-banking on customer satisfaction .Based on the result of regression analysis researcher conclude that there is statically significant relation between reliability and customer satisfaction ,ease to use and customer satisfaction, efficiency and customer satisfaction accessibility and customer satisfaction ,responsiveness and customer satisfaction , cycle time and customer satisfaction .This is induction of the fact that the hypothesis designed by the researcher to Cary out this research have been proved.

In view of the findings of this study it is concluded that electronic banking in Ethiopia create significant impact on service delivery this leads to improved customer satisfaction. Based on the result of paired T-test researcher conclude that there is significant gap between expectation and perception of customers on service quality measurement of e-banking service such as reliability , ease to use ,efficiency , accessibility and cycle time and security and privacy. From result of

paired T- test all the service quality determinants tasted in paired t-test except efficiency are below expectation of customers at significant level. Whereas, in case of accessibility difference between expectation and perception is high that shows that the E-banking accessibility is far below the expectation of customers that mean it is not easy to find the service of electronic banking. In case of Ease to use the gap between expectation and perception is small when compared with others. Generally the gap between expectation and perception shows there is significant difference. The main advantage that the banking industry has felt with the advent of e-banking is that their market share has increased just because of attraction and retention of new and potential customers' respectively.

Recommendation

Based on the findings the flowing recommendation were given. Much need to be done in the area of creating understanding about the importance of electronic banking products and services, how they operate and their application . Banks should organize public exhibitions and talk shows and make products accessible to all customers. In addition, they should improve their service delivery to explain the benefits of electronic banking products and services. By This way, customers' interest would be aroused. Banks should try to create customers' confidence by providing adequate security of transaction back up of critical data files and alternative means of processing information .not only in banks but also on their device that they used for transaction .

The researcher suggests measuring the effectiveness and the efficiency of the services of the e- banking for users in all the time. The researcher recommends Telecoms and banks should work hand-in-hand to offer a high quality service and can reach to customer satisfaction in minimizing network problem that is common in commercial bank of Ethiopia branches. Banks should work hard to minimize the gap between expectation and perception of the service of e-banking by maximizing the quality of the service it is possible to meet expectation of customers. E-banking service should expand as much as possible in order to reduce the visits of bank hall for customers and to get investment cost advantage than opening bank hall as the current rent price per year for opening bank hall is much greater than buying an ATM machine Current account holders should be encouraged to use e-banking service as the users of this type of account are business men and women who need money now and then which increase the revenue generated from the service when they use now and then.The types of service provided by e-banking should be increased for instance to accept the deposits and the banks should exploit the opportunities in expanding e-banking by mitigating the challenges.

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