Awareness and The Usage of E-Banking Service in Addis Ababa, Ethiopia

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Abstract: This research has provided discussion of the awareness and the usage of e-banking service in Addis Ababa. It primarily focused on opinion of active e-banking customers of public and private sector commercial banks. The purpose was to importantly evaluate the perceptions of e-banking customers on awareness and the usage of e-banking service. The study implemented explanatory research type and primary data were collected from 384 e-banking service users which located are in the Addis Ababa town of Ethiopia with a self-administered survey questionnaire. Awareness and the usage of e-banking service is measured by using Average Weighted Score and Kendall's tau correlation coefficient of perception regarding Various Indicators of the usage of e-banking service of public and private sector bank. The paper also highlights comparative analysis of the public sector and private sector banks.

***Index Terms*- Average Weighted Score, Awareness, E-banking, Perception, Usage**

I. INTRODUCTION

The term electronic banking, also expressed as electronic fund transfer utilizes contemporary tools such as computer and electronic technology as a replacement for conservative means of checks and hand paper transactions. Electronic banking has been widely used in developed countries and is rapidly expanding in developing countries. The start of the internet has introduced an electronic revolution in the international banking sector. The vibrant and flexible nature of this communication channel, as well as its ubiquitous reach, has helped in leveraging a range of banking needs. New banking mediators proposing completely different kinds of banking facilities have begun due to inventive e-business models.

Banks have invested substantially in digital capabilities and have been aggressively improving the adoption and usage of lower-cost digital channels to deepen customer relationships and to enhance the customer banking experience. Various delivery channels of the electronic banking system are provided by banks. Among them, automated teller machines, point-of-sale, mobile banking, internet banking, and payment cards (debits/credit cards) are the most broadly implemented.

II. REVIEW OF LITERATURE

S. Khurana (2009) investigated regarding managing service quality: an empirical study on internet banking has considered the substantial progress of internet-based services. One of the major challenges which internet providers face is managing their service quality. A structured questionnaire was implemented as a Primary data collection tool for internet banking customers of public and private banks in the Hissar district. A sample of 100 respondents who use internet banking was selected for the collection of primary data. Finally, the study showed that responsiveness, efficiency, the privacy of personal information, fulfilment, and easiness to use was the major service quality dimensions of internet banking.

J.M. Phukon (2013) examined e-banking in the Cachar district of Assam: a study of the determinants of its adoption and the satisfaction level of customers. The data were collected from the sample size of 267 respondents from both the private and public sector banks. The researcher found that acceptance of adoption of e-banking services does not differ significantly on the educational background of the clients and also revealed that there is a significant difference in the acceptance of adoption of e-banking services by the clients belonging to different occupational backgrounds.

Esayas (2016) studied factors affecting intention to use e-banking products in Ethiopian private banks, specifically at the bank of Abyssinia a research model was developed by reviewing related literature and empirical study and integrating TAM (Technology Acceptance Model) and trust with TPB (Theory of Planned Behaviour). The research utilized a quantitative research methodology. To get quantitative data, the researcher used 308 randomly selected customers. The findings of the study indicate that Perceived usefulness and trust are found the most significant factors affecting the usage of e-banking services. In addition, attitude and perceived behavioural control are positively impacting the usage of e-banking products.

Y. Hsu and T.M. Nguyen (2016) investigated service quality, customer satisfaction, and customer loyalty of internet banking in Vietnam. Using interview data were

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collected from 293 respondents in Vietnam. The outcome of the study revealed that five of the six hypotheses were supported and reliability, website design, efficiency, and fulfilment, had a positive influence on customer satisfaction and the satisfaction of the customer has been a significant effect on the loyalty of customers.

N.J. Kariyawasam and N.K. Jayasiri (2016) studied the awareness and usage of internet banking facilities in Sri Lanka, The main motive of the study was to discover the causes behind the level of usage of internet banking amongst banking users in Sri Lanka and Colombo and Gampaha districts were selected as a target sample. A questionnaire was used as a primary data collection tool. The research found that the main reason for the shortage of internet banking users is lack of awareness, lack of facilities for Internet access, and lack of knowledge on accessing the Internet.

Hayat N. (2017) examined the perceived determinants of mobile-banking adoption in Ethiopia: A case of commercial bank of Ethiopia. The study employed a questionnaire survey method to collect data that were required. Questionnaires were distributed to 400 customers of the Commercial Bank of Ethiopia. Out of 400 questionnaires that have been circulated 369 were viable. The study result indicates that the main manipulating factors for mobile-banking adoption are perceived risk, perceived self-efficacy, relative advantage, perceived usefulness, and perceived ease of use.

Asrat A. (2017) investigated online-banking service quality on customer satisfaction: The case of United Bank S.C. The study employed a questionnaire relying on the SERVQUAL method. The results of the study indicate that in all features, united bank customers' expectation is greater than their perceptions on the online-banking service quality provided by the bank. It shows that in all of the five service quality dimensions, there are negative gaps. Furthermore, the result of the study exposes that service quality dimensions have a substantial impact on the client's satisfaction with united bank S.C.

Yemisrach (2018) studied customers' e-banking adoption in Ethiopia. The research implemented a cross-sectional survey method to gather data by using a questionnaire from 321 customers of four different banks across the country. The study showed that the most important, prominent factors of customers' behavioural intention to adopt e-banking technologies in Ethiopia are habit, hedonic motivation; performance was demonstrated to be the significant factor in deciding the actual user behaviour of e-banking technologies in Ethiopian circumstance.

III. OBJECTIVES OF THE STUDY

i) To study the extent of awareness and the usage of E-banking service in the study area.

ii) To make recommendations regarding awareness and the usage of E-banking service.

IV. RESEARCH METHODOLOGY

The research implemented primary type of data and these data were collected using the help of structured questionnaires with a sample of 384 participants from public and private sector bank customers of the Commercial bank of Ethiopia, Awash bank, and Dashen bank Addis Ababa branches. Purposive sampling was used to select respondents.

V. CUSTOMER PERCEPTION AND USAGE OF E-BANKING

Perception is a procedure by which individuals organize and clarify their sensory impressions to provide meaning to their atmosphere. An excited person is ready to act. How the excited person acts is determined by his/her perception of the condition. Perception is influenced by not only with the physical stimuli but also on the stimuli's connection to the environs field and the situation within the individual. Societies' behaviour is relying on their perception of what reality is, not what reality itself. Perception is known as the act of looking at what is there to be seen that is subjective to the individual, the thing, and the condition. Perception is a course by which a person chooses, categorizes, and interprets the information inputs to make a relevant picture of the world. Straightforwardly, perception is why the same world is observed differently by different persons.

The perceptual process comprises three phases: The selection phase, organization phase, and interpretation phase. Selection is the first phase in the perception course in which the stimuli are carefully chosen by the use of senses, including sight, taste, sound, touch, and smell. The organization is the second phase wherein the information is mentally prepared then a sense can be shaped of the stimuli otherwise it could be understood. Interpretation is considered the third phase in the perception process wherein the meaning is linked to the stimuli, and these sensory stimuli perform its part in triggering certain sensations that affect consumers in determining whether to buy or not. Understandings are personal and are depending on values, wants beliefs, experiences, prospects, participation, self-perception, and other different personal factors (Lamb et al., 2000). The purpose to use is termed as the level of resistance to change, which is linked with the customers' plan to change from traditional banking to e-banking. E-banking benefits clients with a full range of facilities together with some facilities not existing at branches. The utmost advantage of e-banking is that it is low-cost to clienteles or even free. Though, in one of the previous studies, the price appeared a major obstacle to the implementation or usage of internet banking.

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Clients' perception of risks of e-banking as showed by Davidow, W.H. (1986) e-banking is a technology-empowered channel, and customers' observe the usage of e-banking as a risky decision for the reason that technology-empowered services reveal persistent technological, unaccustomed and unspecified stimuli. For that reason, when customers choose to use e-banking, they are vulnerable to doubts such as the accessibility, the suitability, and the performance of the corresponding e-banking channels. Customers perceive bigger risks while buying services than tangible goods. E-banking facilities are professed as riskier than conventional banking products since it is more intangible, regularly provide lacking guarantees/warrantees and non-standardized. Clients can almost not ever turn back service to the service supplier because they have already used up it, and certain services are so technical or expert that customers possess neither the awareness nor the experience to assess whether they are contented, even after they have used up the service.

Usage is also considered as a person's perceived significance of the object centred on their intrinsic needs, standards, and interests. Actual usage is the mental outcome of motivation and is the observed level of personal need or interest brings to mind by a stimulus within a particular situation.

Meanwhile, as stated by Davis, F.D. (1993) based on their level of connection, individual customers vary in the degree of their decision process and their hunt for information and practice of product or amenity, customers may be inert or active while they get advertising communication based on their involvement level. Therefore, the idea of involvement has played an increasingly significant role in clarifying consumption and risk related to it. It can also influence the level of brand loyalty, brand perception, the extent of differentiation between products, for instance, non-e-banking and e-banking products. For this study, involvement is regarded as the usage of e-banking products by clienteles.

VI. USERS PERCEPTION REGARDING THE USAGE OF E-BANKING SERVICES BETWEEN PUBLIC AND PRIVATE BANKS IN ADDIS ABABA

The main objective of the study is to examine the respondents' perceptions regarding the usage of e-banking services offered by public and private sector banks. This section deals with the presentation of overall attitudes towards the usage of e-banking services which is being provided by public and private sector banks which is predicted by these parameters viz.,

I. Electronic banking minimizes the risk of carrying cash.

II. E-banking is queue free.

III. E-banking saves the travel cost of performing banking transactions to bank branches.

IV. Using e-banking would enable us to accomplish tasks more quickly and save time.

V. E-banking is customer- centred.

VI. E-banking offers a wider range of banking products and services.

VII. It is easy to access e-banking to perform banking tasks.

VIII. Existing e-banking withdrawal and fund transfer limit is encouraged to use the service.

IX. It is easy to use e-banking to accomplish banking tasks.

X. E-banking serves 24 hours of a day.

XI. Incomplete transactions may occur due to network problems.

XII. E-banking is prone to a third party accessing of personal information.

XIII. E-banking may lead to losses and a waste of time when fixing payment errors.

XIV. When transaction errors occur, it is difficult to get compensation from the bank.

XV. Completion of e-banking transactions may take a long time due to low network connection.

XVI. E-banking servers and other facilities may not perform well and may process payments incorrectly.

XVII. E-banking does not facilitate quick response and causes a dilemma.

XVIII. The transaction handling fees in performing an e-banking transaction is costly.

XIX. Interaction with e-banking does require a lot of mental effort.

XX. Electronic banking does not provide up to date information.

6.1 Respondents' perception regarding various indicators of attitudes towards the usage of e-banking service of public sector bank (CBE).

Table 1 shows the data regarding the perception of respondents about various indicators of usage of the e-banking service of a public sector bank.

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Table 1: Respondents' perception regarding Various Indicators of the usage of e-banking service of public sector bank.

Parameters	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Average Weighted Score
Minimizes the risk of carrying cash	28 (14.58)	97 (50.52)	39 (20.31)	20 (10.42)	8 (4.17)	3.61
Queue free	36 (18.75)	79 (41.15)	46 (23.96)	22 (11.46)	9 (4.69)	3.58
Saves travel cost	30 (15.63)	81 (42.19)	51 (26.56)	23 (11.98)	7 (3.65)	3.54
Accomplish tasks more quickly and save time	29 (15.10)	80 (41.67)	42 (21.89)	34 (17.71)	7 (3.65)	3.47
Customer-centred	33 (17.19)	79 (41.15)	43 (22.40)	24 (12.50)	13 (6.77)	3.49
A wider range of banking products and services	47 (24.48)	64 (33.33)	44 (22.92)	21 (10.94)	16 (8.33)	3.55
Easy to access	33 (17.19)	80 (41.67)	39 (20.31)	21 (10.94)	19 (9.90)	3.45
Withdrawal and fund transfer limit is encouraging	36 (18.75)	88 (45.83)	30 (15.63)	17 (8.85)	21 (10.94)	3.52
Easy to use	35 (18.23)	92 (47.92)	29 (15.10)	17 (9.38)	9 (4.69)	3. 50
24 hours of a day	31 (16.15)	71 (36.98)	38 (19.79)	33 (17.19)	19 (9.90)	3.32
Incomplete transactions due to network problems	29 (15.10)	52 (27.08)	46 (23.96)	44 (22.92)	22 (11.46)	3.13
prone to a third party accessing	25 (14.58)	69 (35.94)	47 (24.48)	33 (17.19)	48 (23.44)	3. 41
Losses and waste of time when fixing payment errors	52 (27.08)	75 (39.06)	15 (7.81)	20 (10.42)	30 (15.63)	3.52
Difficult to get compensation	40 (20.83)	61 (31.77)	38 (19.79)	37 (19.27)	16 (8.33)	3.38
Take a long time due to low network connection	39 (20.31)	56 (29.17)	48 (25.00)	36 (18.75)	13 (6.77)	3.39
Process payments incorrectly	18 (9.38)	77 (40.10)	61 (31.77)	28 (14.58)	8 (4.17)	3.36
Do not facilitate quick response and causes a dilemma	54 (28.13)	61 (31.77)	21 (10.94)	20 (10.42)	36 (18.75)	3.40
Handling fees are costly	47 (24.48)	65 (33.85)	33 (17.19)	27 (14.06)	20 (10.42)	3.48
Require a lot of mental effort	27 (14.06)	53 (27.60)	70 (36.46)	24 (12.50)	18 (9.38)	3. 24
Does not provide up to date information	11 (5.73)	42 (21.88)	75 (39.06)	38 (19.79)	26 (13.54)	2.86

Note: Figures in brackets show percentage share to the total.

Source: primary data

Table 1 shows customers' perceptions regarding various indicators of the usage of the e-banking service of a public sector bank. Depending on the average weighted score the agreement level of the respondents was found to be the highest for "electronic banking minimizes the risk of carrying cash" (3.61) followed by "e-banking is queue free" (3.58), "wider range of banking products and services" (3.55), "e-banking saves travel cost in performing banking transaction to bank branches" (3.54), "existing e-banking withdrawal and fund transfer limit is encouraging to use the service" (3.52), "e-banking may lead to losses and waste of time when fixing payment errors" (3.52), "it is easy to use e-banking to accomplish banking tasks" (3.50), "e-banking is customer centred" (3.49), "the transaction handling fees in performing e-banking transaction is costly" (3.48), "using e-banking would enable to accomplish tasks more quickly and save time" (3.47), "It is easy to access e-banking to perform banking tasks" (3.45), "e-banking is prone to a third party accessing of personal information" (3.41) and "e-banking do not facilitates quick response and causes dilemma" (3.40). The agreement level was found to be the least for "electronic banking does not provide up to date information" (2.86), followed by "incomplete transactions may occur due to network problems" (3.13), "interaction with e-banking does require a lot of mental effort" (3.24), "e-banking serves 24 hours of a day" (3.32), "e-banking servers and other facilities may not perform well and may process payments incorrectly" (3.36), "when transaction errors occur, it is difficult to get compensation from the bank" (3.38) and "completion of e-banking transactions may take a long time due to low network connection" (3.39). The analysis shows that the agreement level of respondents is moderate

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about the usage of e-banking for public sector banks because respondents have knowledge regarding the service delivered by a public sector bank.

6.2 Respondents' perception regarding various indicators of attitudes towards usage of e-banking services of private sector banks

The following table shows the level of perception of respondents regarding various indicators of usage of e-banking offered by private sector banks.

Table 2: Respondents' perception regarding Various Indicators of usage of e-banking of Private Sector banks.

Parameters	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Average Weighted Score
Minimizes the risk of carrying cash	52 (27.08)	83 (43.23)	26 (13.54)	25 (13.02)	6 (3.13)	3.78
Queue free	54 (28.13)	79 (41.15)	20 (10.42)	21 (10.94)	18 (9.38)	3.68
Saves travel cost	52 (27.08)	80 (41.67)	16 (8.33)	20 (10.42)	24 (12.50)	3.60
Accomplish tasks more quickly and save time	50 (26.04)	77 (40.10)	25 (13.02)	23 (11.98)	17 (8.85)	3.63
Customer-centred	58 (29.69)	68 (35.42)	26 (13.54)	31 (18.75)	10 (5.21)	3.69
A wider range of banking products and services	45 (23.44)	84 (43.75)	27 (14.06)	22 (11.46)	14 (7.29)	3.65
Easy to access	35 (18.23)	76 (39.58)	46 (23.96)	18 (9.38)	13 (6.77)	3.59
Withdrawal and fund transfer limit is encouraging	27 (14.06)	94 (48.96)	40 (20.83)	23 (11.98)	8 (4.17)	3. 57
Easy to use	34 (17.71)	92 (47.92)	28 (14.58)	26 (13.54)	9 (4.69)	3.53
24 hours of a day	44 (22.92)	70 (36.46)	30 (15.63)	26 (13.54)	22 (11.46)	3.46
Incomplete transactions due to network problems	55 (28.65)	67 (34.90)	27 (14.06)	16 (8.33)	27 (14.06)	3.56
Prone to a third party accessing	59 (30.73)	61 (31.77)	32 (16.67)	28 (14.58)	12 (6.25)	3.66
Losses and waste of time when fixing payment errors	49 (25.52)	73 (38.02)	30 (15.63)	19 (9.90)	14 (7.29)	3. 54
Difficult to get compensation	30 (15.63)	81 (42.19)	43 (22.40)	27 (14.06)	11 (5.73)	3. 48
Take a long time due to low network connection	41 (21.35)	74 (38.54)	42 (21.86)	19 (9.90)	16 (8.33)	3. 55
Process payments incorrectly	38 (19.79)	69 (35.94)	42 (21.86)	28 (14.58)	15 (7.81)	3.45
Do not facilitate quick response and causes a dilemma	56 (29.17)	68 (35.42)	26 (13.54)	26 (13.54)	16 (8.33)	3. 64
Handling fees are costly	30 (15.63)	74 (38.54)	59 (30.73)	20 (10.42)	9 (4.69)	3. 50
Require a lot of mental effort	25(13.02)	70(36.46)	65(33.85)	14(7.29)	18(9.38)	3.36
Does not provide up to date information	3(1.56)	40(20.83)	99(51.56)	38(19.79)	10(5.21)	2.91

Figures in brackets show a percentage share of the total.

Source: primary data

Table 2 indicates that the customer's perception concerning various indicators of the usage of the e-banking service of a private sector bank. Depending on the average weighted score the agreement level of the respondents was found to be the highest for "electronic banking minimizes the risk of carrying cash" (3.78), followed by "e-banking is customer centred" (3.69), "e-banking is queue free" (3.68), "e-banking is prone to third party accessing of personal information" (3.66), "e-banking offers a wider range of banking products and services" (3.65), "e-banking do not facilitates quick response and causes dilemma" (3.64), "using e-banking would enable to accomplish tasks more quickly and save time" (3.63), "e-banking saves travel cost in performing banking transaction to bank branches" (3.60), "it is easy to access e-banking to perform banking tasks" (3.59), "existing e-banking withdrawal and fund transfer limit is encouraging to use the service" (3.57), "incomplete transactions may occur due to network problems" (3.56), "completion of e-banking transactions may take long time due to low network connection" (3.55),

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"e-banking may leads to losses and waste of time when fixing payment errors" (3.54), "it is easy to use e-banking to accomplish banking tasks" (3.53), "the transaction handling fees in performing e-banking transaction is costly" (3.50), "when transaction errors occur, it is difficult to get compensation from the bank" (3.48) and "e-banking serves 24 hours of a day" (3.46). The agreement level of the respondents was found to be the least for "electronic banking does not provide up to date information" (2.91) followed by "interaction with e-banking does require a lot of mental effort" (3.36) and "e-banking servers and other facilities may not perform well and may process payments incorrectly" (3.45). Analysis of the above table reveals that the agreed level of respondents is moderate regarding the usage of e-banking for private sector banks because respondents have aware concerning the service provided by a public sector bank.

6.3 Comparative analysis of various parameters of customers' perception regarding usage of e-banking services provided by public and private sector banks

Based on different parameters discussed in the above tables, a comparative study is shown in table 3.

Table 3: Comparative Analysis of the public sector and private sector banks.

Parameters	Public Sector (AWS)	Ranks (Public Sector)	Private Sector (AWS)	Ranks (Private Sector)
Minimizes the risk of carrying cash	3.61	1	3.78	1
Queue free	3.58	2	3.68	3
Saves travel cost	3.54	4	3.60	8
Accomplish tasks more quickly and save time	3.47	10	3.63	7
Customer-centred	3.49	8	3.69	2
A wider range of banking products and services	3.55	3	3.65	5
Easy to access	3.45	11	3.59	9
Withdrawal and fund transfer limit is encouraging	3.52	5	3.57	10
Easy to use	3.50	7	3.53	14
24 hours of a day	3.32	17	3.46	17
Incomplete transactions due to network problems	3.13	19	3.56	11
Prone to a third party accessing	3.41	12	3.66	4
Losses and waste of time when fixing payment errors	3.52	6	3.54	13
Difficult to get compensation	3.38	15	3.48	16
Take a long time due to low network connection	3.39	14	3.55	12
Process payments incorrectly	3.36	16	3.45	18
Do not facilitate quick response and causes a dilemma	3.40	13	3.64	6
Handling fees are costly	3.48	9	3.50	15
Require a lot of mental effort	3.24	18	3.36	19
Does not provide up to date information	2.86	20	2.91	20
Overall average, weighted score	Pub. 3.41		Priv. 3.55	Total 3.48
Kendall's tau correlation coefficient	.504			
Sig. (2-tailed)	.003			
N	19			

Source: primary data

Table 3 demonstrates the average weighted scores regarding responses of the respondents about specific parameters for the analysis. It is showed in the table that the average weighted score in private sector bank is better than that of public sector bank regarding to the statement of ''electronic banking minimizes the risk of carrying cash'' (3.78) and (3.61) followed by ''e-banking is customer centred'' (3.69) and (3.49), ''e-banking is queue free'' (3.68) and (3.58), ''e-banking is prone to third party accessing of personal information'' (3.66) and (3.41), ''e-banking offers a wider range of banking products and services'' (3.65) and (3.55), e-banking do not facilitates quick response and causes dilemma (3.64) and (3.40), ''using e-banking would enable to accomplish tasks more quickly and save time'' (3.63) and (3.47), ''e-banking saves travel cost in performing banking transaction to bank branches'' (3.60) and (3.54), ''it is easy to access e-banking to perform banking tasks'' (3.59) and (3.45), ''existing e-banking withdrawal and fund transfer limit is encouraging to use the service'' (3.57) and (3.52), ''incomplete transactions may occur due to network problems'' (3.56) and (3.13), ''completion of e-banking transactions may take long time due to low network connection'' (3.55) and (3.39), ''e-banking may leads to losses and waste of time when fixing payment errors'' (3.54) and (3.52), ''it is easy to use e-banking to accomplish banking tasks'' (3.53) and (3.50), ''the transaction handling fees in performing e-banking transaction is costly'' (3.50) and (3.48), ''when transaction errors occur, it is difficult to get compensation from the bank'' (3.48) and (3.38), ''e-banking serves 24 hours of a day'' (3.46) and (3.32), ''e-banking servers and other facilities may not perform well and may process payments incorrectly'' (3.45) and (3.36), ''interaction with e-banking does require a lot of mental effort'' (3.36) and (3.24) and ''electronic banking does not provide up to date information'' (2.91) and (2.86) respectively.

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The overall average weighted score also describes the larger average weighted score for the respondents of the private sector bank with 3.55 which indicates that and 3.41 for public sector banks. The total overall average weighted score is 3.48 which show that customers of both sector banks moderately agree that there is awareness about e-banking usage.

Kendall's correlation coefficient indicates that there is an important positive association between private sector bank customers and public sector banks regarding perceptions about e-banking.

VII. RECOMMENDATION

Banks should have to strive in an increasing the awareness of e-banking users by using advertising, sponsoring social activities, and working with education centres.

To increase the number of e-banking users, banks should provide knowledge to the customers about the benefits of e-banking services.

Increasing facilities can be seen as improvement plans to engage more traditional banking customers to use e-banking services.

To promote the cashless society, banks should have to use a different mechanism such as rewarding customers for conducting transactions, discounts for customers who use e-banking instruments for payment.

VIII. CONCLUSION

This paper discloses an analysis of the awareness and usage of the e-banking service survey of public and private bank customers. To analyse the data, descriptive statistics, as well as inferential statistics, have been used. The average weighted score, Overall average, weighted score and Kendall's correlation coefficient. The result indicates there is no statistically significant difference exists between customers of private sector bank and public sector bank in Addis Ababa with regard to statements "electronic banking minimizes the risk of carrying cash with average weighted score of " (3.78) and (3.61) ,"e-banking is customer centred" (3.69) and (3.49), "e-banking is queue free" (3.68) and (3.58), "e-banking is prone to third party accessing of personal information" (3.66) and (3.41), "e-banking offers a wider range of banking products and services" (3.65) and (3.55), "e-banking do not facilitates quick response and causes dilemma" (3.64) and (3.40), "using e-banking would enable to accomplish tasks more quickly and save time" (3.63) and (3.47), "e-banking saves travel cost in performing banking transaction to bank branches" (3.60) and (3.54), "it is easy to access e-banking to perform banking tasks" (3.59) and (3.45), "existing e-banking withdrawal and fund transfer limit is encouraging to use the service" (3.57) and (3.52), "incomplete transactions may occur due to network problems" (3.56) and (3.13), "completion of e-banking transactions may take long time due to low network connection" (3.55) and (3.39), "e-banking may leads to losses and waste of time when fixing payment errors" (3.54) and (3.52), "it is easy to use e-banking to accomplish banking tasks" (3.53) and (3.50), "the transaction handling fees in performing e-banking transaction is costly" (3.50) and (3.48), "when transaction errors occur, it is difficult to get compensation from the bank" (3.48) and (3.38), "e-banking serves 24 hours of a day" (3.46) and (3.32), "e-banking servers and other facilities may not perform well and may process payments incorrectly" (3.45) and (3.36), "interaction with e-banking does require a lot of mental effort" (3.36) and (3.24) and "electronic banking does not provide up to date information" (2.91) and (2.86) respectively.

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