



**THE CHALLENGES AND OPORTUNITIES OF ADOPTING ELECTRONICS
BANKING IN CASE OF ABYSSINIA BANK**

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ADDIS ABABA, ETHIOPIA

ST. MARY UNIVERSITY
SCHOOL OF POSTGRADUATE STUDIES
THE CHALLENGES AND OPORTUNITIES OF ADOPTING ELECTRONICS
BANKING IN CASE OF ABYSSINIA BANK

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Statement of Declaration

I, Palm Getachew, declare that the thesis entitled —the challenges and prospects of adopting electronics banking in selected private banks of Ethiopia” is my original work, prepared under the guidance of A/Asst. Dr. Ashenafi Hailu. All sources of material used for the thesis have been duly acknowledged. I further confirm that this thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University , School of Graduate studies for examination with my approval as a university advisor.

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ACRONYMS and ABBREVIATIONS

ATM	Automatic Teller Machine
BOA	Bank of Abyssinia
CBE	Commercial Bank of Ethiopia
E-banking	Electron banking
ICT	Information Communication Technology
ITM	Interactive Teller Machine
MIS	Management information system
NBE	National Bank of Ethiopia
POS	Point of Sale
SPSS	Statistical Package for Social Science
IT	Information Technology
UK	United Kingdom

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ABSTRACT

The paper aims to examine the major challenges and opportunities for the adoption of E banking system in case of Abyssinia bank so that they can know the major obstacles why customers are not adopting E banking system as well as to have a very good insight on the customers perspective. The major objective of this study will be assessing the challenges and prospects of adoption of E-banking in Abyssinia bank in Eastern district branches. The researcher will collect data from Abyssinia Bank E-banking customers by distributing questionnaires which will measure their agreement and disagreement on adoption of E-banking challenges and opportunities in the bank by using five point Likert scale.

Additionally, Statistics are used to analyze the survey questionnaire data. The study's findings showed that poor inter-bank connectivity, a lack of managerial and technical know-how to use and implement the system, a lack of customer trust, a dearth of adequate national legal frameworks, a lack of competition between domestic and foreign banks, and a lack of government support are the main obstacles Ethiopian banks face in adopting electronic banking. Other significant obstacles included a low level of internet penetration, a poorly developed telecommunications infrastructure, high internet costs, frequent power outages, and network failures. The study also identified certain fundamental advantages a business could get from implementing an e-banking system. Additionally, the study strongly recommends that government and private banks must cooperate in order to lessen the obstacles to the adoption of e-banking systems by splitting the cost of setting up ICT infrastructure and establishing a specific legal framework of rules and regulations extra so that customers' confidence in using e-banking systems can grow.

Key words; *E-banking, ICT infrastructure, legal framework,*

CHAPTER ONE

1. INTRODUCTION

In this introductory chapter of background of the study, background of Abyssinia Bank, statement of the problem, research question, objectives of the study, significance of the study, scope of the study, and organization of the study will be discussed.

1.1. Background of the study

The history of banking services started by branch-banking model through giving services only using branches and a person who has an account in one branch was not able to get services of the bank in the respective branches. Banking services has come a long way of improvement especially after adoption of technology and internet. Thus, banks are forced to introduce technologies in performing their day-to-day activities, and e banking is one of the innovative services that enable the banks to provide banking products and services through electronic channels Equbamariam,(2018).

Banks in Ethiopia should go to the competence level of where banks at the global level are as information technology requires them to be. As Michael, published on (2004) E-banking is well being run in the developed and developing countries of engagement with E-banking incitement This trend seems a little bit lagged in the context of Ethiopia and further improvements are at stake as the financial sector of Ethiopia should meet the standards of E-banking at the global level.

Whereas Garedachew (2010) has mentioned the development of banking industry pointing out that the banking industry is not satisfactory relative to the expansion of trades, relations, and customer demands both internationally and domestically. Dependency and efficiency are the two problems which can summarize the performance of banking sector in Ethiopia.

This study attempted to asses further updated analysis of challenges and opportunities of E-banking technology in our banking industry by taking Abyssinia as a study subject. In doing so,

the study will collect data from officials of E-banking and customers of E-banking service of Abyssinia Bank.

1.2 Background of the organization

Bank of Abyssinia was established in 15 February 1996 and the bank is girding to celebrate its 25th years of establishment. Bank of Abyssinia firstly started its banking operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff.

Bank of Abyssinia has registered a significant growth in paid up capital and total asset by attracting many professional staff members, valuable shareholders and large customers from all walks of life. This enabled the bank to acquire public confidence in the bank and reliability and satisfaction in its services. In addition, BOA employing the state-of-art banking technology to serve excellence domestic, international and special banking services to its customers. The bank also strives to serve economic and services sectors through its ever-increasing branch in all parts of the country.

The logo of BOA includes diamond shaped six petals yellow colored endemic flower called “adeyabeba”, surrounded by a square. The logo is obtained from an endemic six petal flower, locally known as “adeyabeba” and its botanic name is *Bidensmacroptera* found in 1984. The flower is found 38 km East of Robe town, in Bale. The color describes hope and peace, signifying bright future for the BOA in a growing and peaceful economic environment.

The vision of BOA is to become a leading commercial bank in East Africa by the year 2030. The mission of the bank is to provide excellent financial services through competent, and motivated employees, and digital technologies in order to maximize value to all stakeholders. The core values of the Bank also includes customer satisfaction, integrity, teamwork and collaboration, and caring for community.

Due to strong demand for better service and products from all aspects on the one hand, and a groundbreaking development in ICT, on the other, the BOA replaced its previous IT system with the state-of- the art technology called Temenes-24. The bank provides ATM and POS services with Habesha card and mobile banking. BOA also provides internet banking and other app based

e-banking services. The recently introduced machine, which is called Interactive Teller Machine (ITM) is providing all banking service given by a branch. In addition, the bank opened virtual banking center to achieve its vision of becoming the leader bank in east Africa by 2030 through effectively implementing digitization.

The total customer of the Bank is more than 2,829,789 and the number of total employees reached 6910. In Addis Ababa, there are 2982 employees in which 2441 are clerical and the other 541 non-clerical staffs. The bank also has 2400 total shareholders and 541 branches all over the country. Bank of Abyssinia also has 10 Districts in Ethiopia as whole and 3 districts in Addis Ababa. The annual report of (2018) of the bank states that there is 209 number of branches in Addis Ababa.

1.2. Statement of the problem

Thanks to this era, Ho and KO, (2008) is stated banks are growing using technology for providing services through self-service mode by using different electronic payment channels. E-banking services deliver countless advantages both to the customer and the banks.

The periodic reports of Abyssinia bank imply indeed if the bank sweats to fulfill the demand in both the competitive requests and guests, there are still problematic areas which are rising complaints on the side of guests. These problems are related to ATMs (tackle functionality sin in network, frequent interruption of power, and loss of ATMs), problems related to E-banking platforms like responsiveness, effectiveness in handling multiple customers temporarily, communication, speed, integrity problems within their branches, and lack of assessment of client perception towards the platform and lack of having skillful specialists in the sector could be raised as one of the problems that the bank is facing in moving forward and erecting better and effective e-banking service to its guests in getting one of the most dependable and favorable bank in the country.

Mahlet (2016, cited in Gurau, 2002), expanded on revealing customers points of view. E-banking allowed people to conduct business 24 hours a day without physically visiting a bank. However, the research was not focused on customers in Abyssinia, and the opportunities and challenges were not thoroughly explored to understand the customers' viewpoints, furthermore investigation will be done on customers prospective to get an insight of first hand users.

The competition in every business aspect is hitting up currently, these trends seem to be a bit tougher for the banking sector and banks in Ethiopia and they should work towards achieving global growth position of banks in terms of E-banking deployment.

This study will come up with a current challenges and opportunities associated with E-banking in Abyssinia Bank as E-banking kept producing its expansion and growth. In this regard this study will employ further investigations on the current challenges and opportunities of the sector adding new scopes which other previous studies failed to comprise.

1.3. Objectives of the study

1.3.1. General Objective

The general objective of the study will be assessing the current challenges and opportunities of adoption of E-banking technology in Abyssinia bank branches of Eastern District.

1.3.2. Specific Objectives

The specific objectives of this study will be;

- To asses the perception of customers towards E banking
- To asses the current opportunities of E-banking service in BOA
- To analyze the current practice and extent of adoption of E-banking service in BOA
- To analyze the major challenges faced in adoption of E-banking in BOA

1.4. Research Questions

- What are the perception of customers towards E banking?
- What are the main challenges affecting the practice of e-banking in BOA?
- What are the possible opportunities of adopting E-banking service in BOA?
- What is the extent of adoption of E-banking service in BOA?

1.5. Significance of the study

The study will benefit the researcher, customers and stakeholders as discussed as follows;

- This research paper will have important contributions to Abyssinia Bank in understanding the benefits associated with adoption of E-banking services.
 - The bank will also benefited from the results of the study in identifying the challenges and opportunities of E-banking and in devising appropriate strategies in overcoming the challenges and take advantages of that E-banking service delivers.
 - The research will grant the researcher to have better insight of E-banking concepts and utilize such concepts in career building for future.
 - The study could be used as an input or a piece of source in conducting further studies on subject matter ion the same bank or else.

1.6. Scope of the Study

This research will be delimited to assessing the challenges and opportunities of adopting E-banking in Bank of Abyssinia. The study will make the analysis on the basis of the extent of current practices of both the bank and customers the bank towards E-banking in selected district. Only data will be obtained from Abyssinia bank east district customers that are familiar with E banking system to retain the focus on the banking industry, To keep the consistence of the data gathered it left out those that are not customers of Abyssinia bank furthermore the study is Geographically, delimited to Eastern District customers of the bank to conduct the study. Study participants will be E-banking customers, which will be selected using convenience method in selected branches of the District. The study will be conducted from March – SEP 30, 2022.

1.7. Limitations of the study

The major limitations in conducting this study is failing to have enough time as a result of workload on both researcher and Abyssinia customers respondents. Finance related constraints also could be mentioned as constraining factors in conducting this study as it has been found difficult to cover more branches of the bank to come up with more inclusive study. Despite these limitations the researcher will try to come up with an effective method which will achieve the objective primarily set.

1.8 Organization of the study

These research is divided into five chapter on is introduction,which includes background of the study including background of the organization continuing with statement of the problem sustain the objective of the study including specific objective, research question,significance of the study, scope of the study and limitation of the study. Chapter two is the literature review regarding the definition of E banking and its opportunities as well as the challenges that are in the technology.chapter three is research methodology and design, data collection strategy and sources, sample methodology and approaches to data analysis and presentation are all covered in chapter three, chapter 4 presents the research finding and discussions. Chapter 5 concludes the article, summarizes the results, and offers some recommendations.

Definition of key terms

The researcher has included both a operational definition of each phrase as well as a theoretical definition in this section.

E-banking; is a method of providing a remote banking service by the approved banks or their agents bias operated either under direct management of the banks or operating through an out sourcing agreement.

ICT infrastructure; is a digital technology that is used in a business sectors to systematize E-banking system.

Legal framework; is that improves trust and confidence through supporting technical efforts which is the major issue when thinking about electronic banking adoption.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

This chapter comprises theoretical review, empirical review and conceptual framework of the study.

2.1 Theoretical Review

2.1.1 Electronic Banking

Daniel, (1999) pointed out that Electronic banking have different delineations since it has several types of services in which bank guests can request information and conduct retail banking services through bias similar as a computer, digital TV, TV or mobile phone. Hajera, (2017) has mentioned that Electronic banking is a way of furnishing remote banking services by the authorized banks, or their representatives via bias operated either under the bank's direct control or operation or through outsourcing agreement. Client's of banks use e-banking to perform introductory banking conditioning without going to a hosting branch .

Whereas Mahsa and Ali, (2018), has indicated its research through implying Electronic banking can also be defined as the way of furnishing banking services by secure interposes without physical presence or going to bank. Yet again Hajera, (2017) has mentioned Electronic banking that it used to access accounts, make business sale, or gain information on fiscal products and services through a public or private network, including the Internet. According to Andrea, (2002), electronic banking is a subset of electronic finance for to deliver banking products and services through electronic delivery channels similar as automatic teller machine (ATMs), internet, wireless communication network, and telephone banking.

2.1.2 Types of E-banking

Julia,(2020) has defined that (ATM) Automatic teller machine is an electronic device that is used to operate introductory banking deals without the support of bankers or tellers. It uses for guests to get quick tone-services analogous as cash deposits, recession's payment of bills, balance checking and transfers finances between accounts etc. on the same topic Mensa on (2012) has elaborated that ATM firstly introduced to serve as cash allocating machines and

ultimate due to advancement in technology it enable to give a wide range of services, analogous as making deposits, finances transfer between two or further accounts and bill payments

Traditionally, ATM's are preferable to be located outside banks where pole banking services are not available like airfields, promenades, and in densely peopled areas.

2.1.2.1 Point-of-Sale Transfer Terminals (POS)

According to Malak (2007). POS is the system that allows guests of the bank to pay for retail purchase with a check card, a new name for dis benefit. It is credit card but with a significant difference by transferring money for the purchase incontinent from account of dis benefit cardholder to the stores account.

2.1.2.2 Internet / extranet banking

As Farshad et al. (2013). Clarified internet/extranet banking is provision of retail and small value banking related products and services via electronic channels and large value electronic payments and other noncommercial banking services delivered electronically. Whereas Meaza,(2010) has defined Internet banking as home banking system using web technology in which Bank guests are suitable to conduct their business deals with the bank through personal computers and other devices. In addition Mensah on (2012) has described that Internet banking offers further convenience and flexibility to client who used it effectively. Whereas Earlier on, Nehmzow, (1997) has mentioned that Internet banking offers the traditional players in the fiscal services sector that opportunity to add a low cost distribution channel to their services.

2.1.2.3 Mobile banking

In Ayana (2014) Described Mobile banking as a way of getting banking services such as account enquiry and fund transfer through short text dispatches. Relevant to these Birritu, (2015) has clarified that Mobile banking services does not only contain introductory services such as bank account statement and fund transfer but also electronic payment options and information acquainted fiscal services like cautions on account limit or balance. In addition to these Wegayehu, (2019), has clarified that Mobile phones used as the electronic devices and enable client the opportunity to operate their account with bank as long as their phones and network services provider support the SMS (short messaging service) to check account balance. Furthermore Meaza, (2010), has elaborated to point out that It also used for transfer balance

within accounts in the same bank, for mobile top up or buy airtime and differently .As similar to Wegayehu,2019 Dereje, (2019), has also briefed the function of mobile banking services includes short messages reach to the register customers“ mobile number in time of cash withdrawals and deposits, ATM card operation adverts, bill payments adverts from bank balance, transfer of capitals between accounts, and so on.

2.1.2.4 Agent banking

Modupe, (2010). Has explained that The NBE directives number FIS/01/2012 defines agent banking as it is a way used to provide banking activities or business by representing financial institution via gent using several service delivery channels. Relevantly Yonas, (2018) cited in Hassan, (2011). States that It has the delivery of financial services outside of a bank using technological devices like POS (point of sale) or mobile phones. Agent banking is a cheaper alternative conventional branch based banking activities in which financial institutions and other commercial players offer financial services outside the hosting bank. Clara (2010) indicates the main types of agent banking delivery channels POS, mobile phone, mobile wallet and bank provided account linked to a mobile wallet. Such a practice has immense benefits as it allow the possibility of addressing wide range of guests through agent network and also provides a way to minimize functional costs.

2.1.3 Benefits of E-banking

Mahlet (2016) reveals the benefit of E-banking that is different from several points of view. From banks point of view e banking used to attract high profit customers who are high players in banking industry to increase the bank deposit, customer acquisition and others. In addition to these Young, (2007), mentions about banks benefit on e banking to enhance their public image to attract many customers and increase revenue. According to Shah and Clarke, (1997), The need to expand banking service expansion is also supported by using e banking through reducing costs banking can reach in large geographical area without opening new branches. Mahlet, (2016 cited in Gurau, 2002) extends on revealing customer’s point of view, e banking used to transact in 24 hours without visiting banks in person. That it also used to save time by getting fast banking services, reduce cost, and minimize cash holding risks. Furthermore, Mahdi (2004) mentions that electronic Banking plays significant role to improve general economy by creating environment that supports growth, productivity and prosperity.

E-banking has the following major benefits;

- a) To carry out transaction similar as funds, payment of bills, loan applications and other.
- b) Hajera, (2017) indicates the benefits that have been obtained to perform number of transaction activities like request for issuing of cheque book stop or make payments, online statements, updating the contact information of a customer.

According to Devulapalli and Oruganti in their studies about e banking listed the following advantages of e banking.

- I. Convenience: available to anyone and everyone with a bank account. It facilitates the way in which clients easily access bank websites via user name and passwords. The transactions can be done even in closing time of banks.
- II. Flexibility: it used to perform 24/7 flexible services to customers by ATMs and mobile banking. Cash withdrawal and bill payment is possible via debit cards.
- III. Time Saver: it is the major advantage to our generation as we are not able to spend a lot of time for anything. Electronic banking facilitates quick banking services as it allows transaction to be done with in short span of time. Additional prospects of E-banking are the following;
 - ✓ Minimize customer service cost,
 - ✓ Opportunity of time saving and convenience,
 - ✓ Convenient in terms of time saving,
 - ✓ Convenient to use everywhere
 - ✓ Reduces physical presence of customer and also
 - ✓ (Berhanu, (2019). Implies it to be User friendly style

2.1.4 Overview of E banking in Ethiopia

Daniel, (1999), elaborates an Electronic banking service to be the new phenomenon in many countries around the world and there is significant agreement that the new channel will have a significant impact on the bank market

According to Gardachew, (2010), Electronic banking in Ethiopia started since the late 2001. ATM is introduced in Ethiopia for the first time by state owned commercial bank of Ethiopia

(CBE). Commercial Bank of Ethiopia (CBE) is the pioneer in introducing ATM based payment system despite of it lagged behind some private commercial banks like Dashen Bank. Dashen bank follows CBE in 2006 through its Dashen Visa and international cards. Dashen bank for instance maintained the electronic payment system by working aggressively on it and installed more than 40 ATMs in 2009 in the banks' area branches, university compounds, shopping malls, restaurants and hotels.

Beza (2009) indicates the three commercial banks such as awash international bank, Nib International bank and united bank S.C agreed and signed to launch ATM and POS terminal networks in February 2009. This opened the door to improve the electronic card payment system in Ethiopia. Moreover, the agreement of those banks encouraged other banks in Ethiopia to follow them. In general, Gardachew, (2009) points out that all banks in Ethiopia are too late to adopt and move with technological advancement. Even some banks do not have websites to inform about their products and services to their customers (NBE, 2008/09). Currently all banks have adopted several electronic banking services and products.

2.1.5 Challenges and opportunities of Electronic banking

Nowadays almost all industries are trying to digitalize their operations and the same trend is being followed by the banking sector to cope up with this well being orchestrated technology-led world. It is obvious that E-banking is the best possible way for banks to deliver services to their customers. In this regard it is better to note that there are challenges associated in adopting and implementing this system. On the other side E-banking also believed to have also opportunities to offer.

2.1.5.1 Challenges of Electronic banking

⇒ Security challenges

Danni White, (2020) mentions the first security issue when customer's wants to put their money in banks and customers are fear of their information may be accessed by illegal ways. For instance Barnes, (2001), addresses an incidence that occurs in electronic banking transaction, there are ways for attackers may access private confidential information of customers. (Ali Ibrahim, (2009), significance that Banks must consider several security issues by protecting all users. Among the security barriers disclosure of private information, counterfeiting and illegal

alteration of payment data are put as the first line which make users of e banking not efficiently adopt and implement e banking services.

Infrastructural challenges

Kumaga, (2010) clarifies an effective adoption and implementation of electronic banking, which is reliable infrastructure is the decisive issue. Among the infrastructural challenges, lack of sufficient internet access is the leading issue since most electronic banking requires network. In addition, low level of internet penetration and poorly developed infrastructure hinders the e-banking growth mostly in developed nation. As well as Tekabe, (2016), explains more on an Electronic banking that is in need of a network to provide services to customers but most of the payment instruments fails to provide a service due to lack of network connection. In addition lack of sufficient power supply is also the challenge for effectively implement electronic banking

Legal issue

According to Mishra, (2009), the legal and regulatory framework that improves trust and confidence by supporting technical efforts is the major issue when thinking about electronic banking adoption. In this regard, legislative support is essential to keep customers while using electronic banking and banks in various areas such as liability for lose in time of fraud, keeping of records, evidence and burden of proof, protecting of frauds etc, Tekabe (2016) extends on defining the Absence of payment laws and regulations which incorporate contracts, digital signatures, and intellectual copyright as well as restrict the use of encryption technologies are the key legal issue.

Socioeconomic challenges

Tadesse and Kidan, (2005) mentions way to implement electronic banking at international level, several cultural and historical differences to use different ways of e banking such as use of credit card in North America and use of Debit card in Europe. In addition, the degree of security and efficiency among several cultures and level of development is different to aggregate the challenge. Kumaga, (2010), clarifies that For long period of time customer's use and trust the traditional way of banking system and it makes likely to adopt the new technology based banking systems. Until customers know and confident that their privacy will be secured and have

sufficient assurance, the new technology will not be dominantly used. In addition, new technologies also need time to get acceptance even if easier to use than the traditional ways of banking.

⇒ **Supplementary challenges**

There are also many other challenges which affect the adoption of electronic banking negatively. According to Tekabe (2016), the major e banking challenges contain language barriers since most of the time e banking service is provided by some limited languages. At the same time he has also mentioned the other obstacles of e banking which is lack of awareness or know how to use e banking, lack of skilled human power, low level of literacy rate and high cost of internet, Resistance to changes in technology among customers and staff and low Commitment of the governments.

2.1.5.2 Opportunities of Electronic banking

Danii white (2020) points out that digital banking give opportunity of customer and profit maximization. Banks can offer their products and services to their customers easily and maximizing profits as well. It also used for better market prediction. For the near future bank quest will be not repeated and many banks will dominate the market.

According to Tekabe (2016), opportunities of electronic payment in Ethiopia include Government Commitment. The Ethiopian government believes that ICT plays significant role to alleviate poverty and improve state transformation and initiate many electronic projects such as wereda network projects in different parts of the country. In addition ICT e-learning programs also increasing such as School Net program introduced in Ethiopia to connect Schools and it helps citizens to be familiar with ICT applications and improve the awareness of the public.

Million (2013) synthesizes Competition between Banks and their cooperation to use common resources is another opportunity in adoption and efficient utilization of E banking in Ethiopia. Moreover, untouched market and rapidly increasing of mobile phone users are the major important opportunities in Ethiopia.

2.2 Theories of E banking service adoption

Technological Acceptance According to David (1989), the main characteristic of this model is its emphasis on the perceptions of the potential user; in other words, even though the creator of a given technology product may think the product is useful and user-friendly, it won't be accepted by its potential users unless the users share those beliefs.

Innovation theory; One of the earliest social science theories is the Diffusion of Innovation (DOI) Hypothesis, which was created by E.M. Rogers in 1962. It first appeared in communication to describe how an idea or product gathers steam and diffuses (or spreads) within a particular population or social system over time. People eventually adopt a new idea, habit, or product as a part of a social system as a result of this dissemination. When someone adopts, they do something that is different from what they previously did (i.e., purchase or use a new product, acquire and perform a new behavior, etc.). Adoption depends on a person's ability to see an idea, behavior, or product as novel or inventive. This allows for the possibility of dissemination.

1. Innovators - These are people who want to be the first to try the innovation. They are venturesome and interested in new ideas. These people are very willing to take risks, and are often the first to develop new ideas. Very little, if anything, needs to be done to appeal to this population.
2. Early Adopters - These are people who represent opinion leaders. They enjoy leadership roles, and embrace change opportunities. They are already aware of the need to change and so are very comfortable adopting new ideas. Strategies to appeal to this population include how-to manuals and information sheets on implementation. They do not need information to convince them to change.
3. Early Majority - These people are rarely leaders, but they do adopt new ideas before the average person. That said, they typically need to see evidence that the innovation works before they are willing to adopt it. Strategies to appeal to this population include success stories and evidence of the innovation's effectiveness.
4. Late Majority - These people are skeptical of change, and will only adopt an innovation after it has been tried by the majority. Strategies to appeal to this population include

information on how many other people have tried the innovation and have adopted it successfully.

5. Laggards - These people are bound by tradition and very conservative. They are very skeptical of change and are the hardest group to bring on board. Strategies to appeal to this population include statistics, fear appeals, and pressure from people in the other adopter groups.

2.2 Empirical Reviews

The researcher tried to check available studies of electronic banking issues generally and E-banking challenges and opportunities.

Georgis and Athanassios in (2011) studied about the challenges and opportunities of e-banking in Greek. The top listed challenges that hinder the e-banking adoption in Greek are the low response rate from customers and the implementation of security and data protection ways. Lack of low internet usage and awareness with technological devices are also the main factors that affect negatively of the e-banking services of customers in Greece. The banks in Greece expand the implementation of e-banking service to remain competitive, keep track with technological advancements and benefit from the low cost of e-banking transactions.

Daniel (2009), deliberates the provision of electronic banking in United Kingdom and republic of Ireland. The objective of the study was to quantify the current provision of electronic banking services by major retail banking organizations in the UK and Republic of Ireland by exploring the organization and future market aspects. According to the information gained from the mailed questionnaires, 25 percent of banks in the UK and Republic of Ireland offered online banking service for customers in their homes. Moreover, the study identifies the most important factors for the adoption of electronic banking service such as customer acceptance for e banking service and the motive of banks to adopt e banking is low.

In Bangladesh, Tukrejul and Bahrul in (2016) studied about the possibilities and challenges of mobile banking using survey method of data collection. The researcher collected data from websites of banks, leaflets, technical personnel of several banks in Bangladesh. The study identified that mobile banking is a new term and rapidly getting popularity in Bangladesh society. Despite most Bangladesh people live in rural areas of the country, almost every family

has at least one mobile phone and has the possibility to use mobile banking. The researchers further describes the prospects and limitation of mobile banking in Bangladesh by portraying the existing condition of mobile banking. Among the existing challenges of mobile banking which listed by the study includes lack of awareness about mobile banking issues and uses, security threat, absence of inter bank fund transfer facility and technology complexity issues.

The study conducted by Syed and Muhammad in (2015) identify the critical practices and barriers for the development of online banking industry in Pakistan. In the mid 90's the foreign banks in Pakistan contributed a lot by adopting the electronic banking system. Whereas NOL Abidet al.(2006) mentions that the domestic banks adopted and use the foreign e-banking practices such as ATM. According to the study of Syed and Muhammed, the major challenges for adopting e-banking includes lack of sufficient ICT infrastructure and the security issue in which hackers hack the customers basic banking information. Moreover, the customers trust of banks is low and the banks not designed better websites for aware their customers about e-banking as a result it makes the service complex to understand by clients.

Another study also made by Masha and Ali (2018) on the Issues and Challenges of Electronic Banking Regime in Iran, which published in 2018. The major barriers of electronic adoption are financial, regulative and legal issues, organizational culture and process issues, infrastructures and systems. This study discussed and illustrated achievements of E-banking in Iran. Those achievements are Electric inter bank communications, implementing Centralized Banking Systems; reduce the costs of branches and headquarters of banks, expansion of electronic payment equipment and tools, reduction of the costs associated with banking activities, mobile banking and payments systems expansion. In addition, the researcher continues their case in rising security and reducing the incidence of human error in banking activities and the growing use of electronic money instead of paper money listed as achievements in Iran.

Jacques (2013) conducted an empirical study about e-banking in Cameroon by taking data from bank customers through in-depth interview and questionnaires. In the study several factors that have positive of negative impact on e-banking service providing are identified. The factors are demographic (age, income, educational level and occupation) and psychological (perception of relative advantage, compatibility, complexity and perceived cost).

The study depicted that Cameroon customer's E-banking service is negatively influenced by perceived risk. Social factors such as opinion of friends, family and colleagues can influence e banking adoption. The factors are independent variables and the adoption of e banking was dependent variable.

The major challenges to adopt e-banking in Cameroon are lack of trust, lack of information, lack of knowledge and perceived risk by non-users. In addition to those barriers, resistance to change by bank employees, absence of laws and legislation for e-banking, absence of proper telecommunications infrastructure and IT related training are also identified by Jacques.

Issac (2005) identifies the challenges and deriving forces for adoption of e banking in Africa. The security concern, lack of technological infrastructure especially in rural area and absence of proper legislation governing are the major barriers of e-banking listed by Issac. The customer's preference of paper money than that of using virtual transaction is also another challenge.

Among st the prospects of e banking in Africa Issac (2002) the following are listed below,;

- ✓ Rapidly increasing customers' needs and preferences of e banking
- ✓ Availability of competitive forces and product differentiation strategies
- ✓ Increasing pressure to reduce transaction and operation costs

2.2.1 Opportunities and challenges of E-banking in Ethiopia

2.2.1.1 Challenges of E-banking in Ethiopia

Another study conducted by Tesfalem in (2017) about an E banking in southern Ethiopia identifies that the network failure from internet connection is the major challenge facing customers who use E- banking products. Berhanu in (2019) also deliberate the main challenges affecting the adoption and growth of e-banking. These are; high internet cost, frequent network/internet interruption, lack of awareness about e-banking, frequent power interruption, inconvenient locations of ATMs and POS and inaccessible ATM and POS.

By taking data from interview and onsite observation, Wondwossen and Tsegai (2005) conducted a study on the challenges and openings of electronic payment and the main challenges

linked are lack of guests trust to use e-payment, lack of sufficient laws and regulations, lack of professed pool and power interruption.

According to Gardachew (2009), the banking sector is still underdeveloped compared to other part of the world. The main medium of exchange is cash and electronic payment systems are still at low stage in Ethiopia. He identifies the Key Challenges for E-banking practice in Ethiopia includes lack of sufficient internet availability and ICT infrastructure, absence of better legal and regulatory framework for e-commerce. In addition, political instability is another tackles of e banking in Ethiopia and also added that there is low literacy rate as a serious impediment for the adoption of E-Banking in Ethiopia. High cost of Internet and unavailability of well designed financial institutions networks that links different banks and power interruption is another obstacles.

Based on the exploratory study made by Ali Ibrahim (2009), the e banking service availability is challenged by lack of sufficient technology related infrastructure i.e. most peoples in Ethiopia are living in rural areas in which there is no sufficient ICT infrastructure and internet access. He also added that lack of awareness about new technologies, fear of technological risks among banks, lack of trained work force in key organizations and user's resistance to change are the major e banking challenges.

On Abduselam Fetua, (2019) also conducted a descriptive study about the opportunities and challenges of electronic banking system in commercial bank of Ethiopia in case of Gurage zone. The data he used for the study was collected from staff and customers of the bank through questionnaires and focused group discussion. The study identifies the e-banking benefits and describes the challenges and opportunities of e banking as well. According to the study the major e banking challenges are infrastructural, legal and regulatory, sociocultural, and illiteracy related challenges. This major challenge includes the following in detail. Abduselam recommended that immediate action needed on capacity building arrangement and modern banking system to employ the e-banking service effectively in Ethiopia. This is due to the rapidly expanding domestic and international trades and increasing international banking services.

2.2.1.2 Opportunities of E-banking in Ethiopia

The main opportunities of e-banking in Ethiopia includes existence of high customers demand due to large population, improvement in the banking habit of the society, late adopter of E-Banking in the industry. In addition Wogayehu, (2019) indicates the commitment of the government to facilitate the expansion of ICT infrastructure and to strengthen the banking industry Increase. According to Gardachew (2010) who conducted a study aimed of analyzing the status of electronic banking in Ethiopia and investigates the main opportunities of implementing E-Banking system. He describes that opportunities offered by ICT through e learning programs and the commitment of the government on development of ICT infrastructures expanding in Ethiopia.

Whereas Tesfalem, (2017) points out Considerable education and marketing of E-banking products from the banks could attract more customers in the Ethiopia.

2.3 Conceptual Framework

The conceptual framework of the paper demonstrates the causal link between the main potential and obstacles of E-development. The following figure demonstrates this.

Structuration theory; to help understand the customer interaction with E banking system studies how individuals interact with technology in the context of their work practices, which enacts systems that determine how individuals utilize technology in both their emerging and situated uses.

Here is the conceptual framework developed for this study;

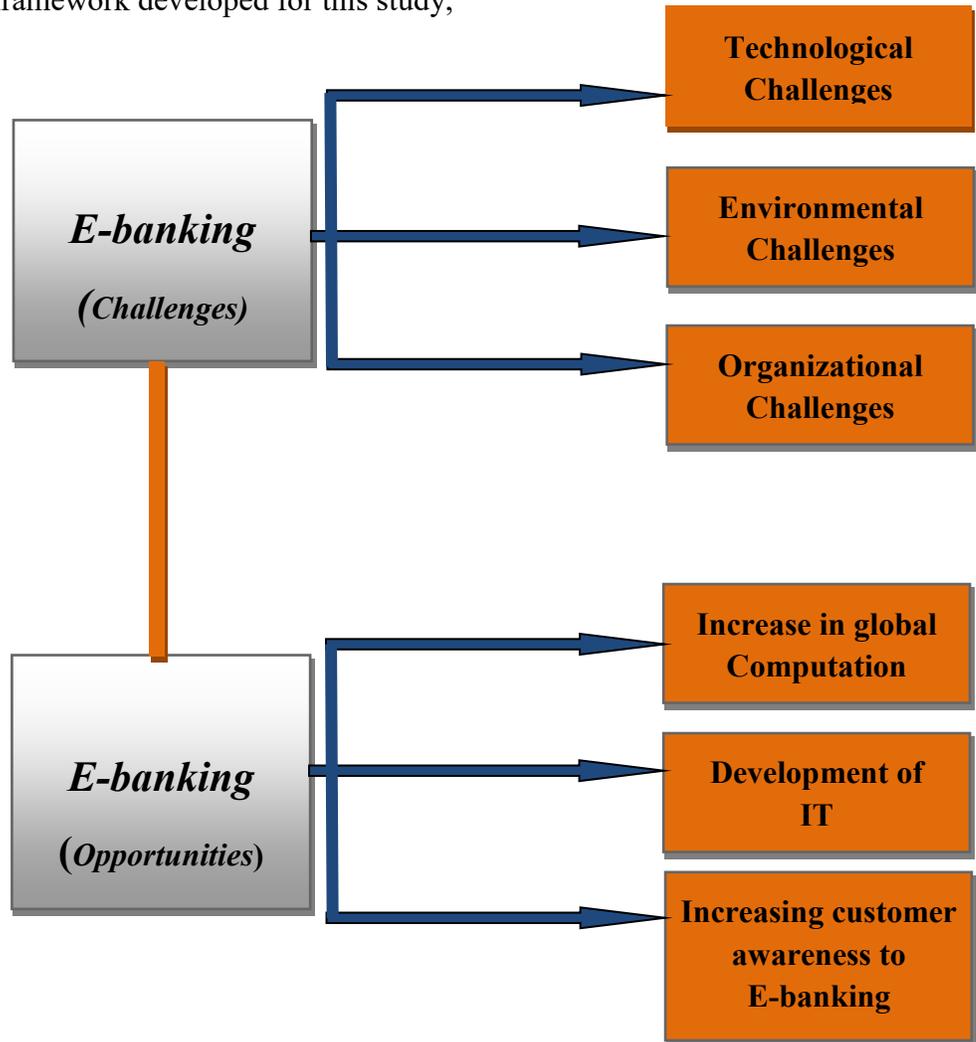


Figure 2.1 Conceptual framework of the study

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter of the study deals with the type of research, research design, sample, sampling techniques, data collection methods and instruments, target population, sample size and sampling technique, methods of data processing and analysis, validity, reliability and research ethics about to be employed in this research study..

3.2 Research Approach

Any research may follow two approaches i.e., either qualitative or quantitative. Qualitative researches do not quantify their results through statistical summary or analysis. On the other hand quantitative researches involve systematic and scientific investigation of quantitative properties and phenomena and relationships.

This study will use a quantitative technique to demonstrate how widely E-banking is used at Abyssinia Bank. Additionally, a quantitative survey allows for the measurement of respondents' data on the adoption of E-banking as well as of worldwide computation growth, IT development, and customer awareness growth of E-banking.

3.3 Research Design

This study applied descriptive research design, Descriptive research allows systematic description of a situation, problem, phenomenon, service or program, or provides information about, say, living condition of a community, or describes beliefs or attitudes towards an issue at present.

This study will collect data on the challenges and opportunities of E-banking from customers of Abyssinia bank Eastern district to describe the adoption of E-banking in the bank. This means that the study will be descriptive.

3.4 Data Type and Data Source

Both primary and secondary source of data will be utilized.

3.4.1 Primary Sources

This study applied primary data, which was collected through survey method using a self-administered questionnaire.

3.4.2 Secondary sources

Appropriate secondary data will be examined from the organization publication and report produced books, literature, websites (internet) and available source for conducting the research.

3.5 Data Collection procedure

Survey will be used to collect data through questionnaire. The questionnaire will be distributed to Abyssinia bank customers of the bank at their arrival to receive the bank service in convenient way. It is obvious that the environment in which banks operate differs from banks to banks in Ethiopia is abroad, so, there will be a need to amend the question to see them fit to the existing or local circumstances.

3.6 Study Population

The study will be undertaken to the challenges and opportunities associated in adoption of E-banking in BOA Eastern District. The population of the study comprises few E-banking users of selected customers of Abyssinia Bank Eastern district. As of March 21, 2022 the total number of E-banking customers is 164932 from overall 121 branches in Eastern district according to the data obtained from the MIS (Management Information System) of Abyssinia Bank. This number shows only active users of E-banking service of the Eastern district. Then the total population would be the sum of the number of E-banking Officers and E-banking customers of East district. The total population for this study will be 164957.

3.7 Sample Size Determination

As Sekaran and Bougie, (2010), has stated the sample size is the actual member of subjects chosen as a sample to represent the population. The target population of the study will be customers of Abyssinia Bank from 121 Eastern district branches. Due to large number of total population and branch numbers the study will represent 121 branches as one in the name of east district to come up with much organized and non-ambiguous data. The researcher will make

use of Cochran's (1977) formula as indicated in Bartlett and Higgins (2001) to select samples from the total population of 164,957 customers.

$$n = \frac{N}{1+Ne^2}$$

Where, n= the size of the sample

N = the size of the population= 164957

e = the margin of error = 5%

$$n = \frac{N}{1+Ne^2} = \frac{164957}{1+164957 \times 0.05^2} = \mathbf{399}$$

3.8 Sampling Technique

The study will use two types of non-probabilistic sampling techniques which are convenience and purposive/subjective sampling techniques to gather data from external users of E banking or customers of Abyssinia bank. Convenient sampling technique is used as it is difficult to find all the customers of the bank simultaneously. Convenience is a sampling technique in which a sample is taken from the part of the total population which is in close vicinity, available and convenient. On the other hand aiming to gather more conventional data the study. The study will also employ purposive sampling technique.

3.9 Data Collection Tools

Questionnaire and semi-structured interview will be used as main tools of data collection. The questionnaire for this study will comprise contents which are displayed to measure the challenges and opportunities of adopting E-banking in Abyssinia Bank. The questionnaire will have three parts i.e., items to collect demographic data of participants, Likert scale items to evaluate challenges and opportunities of adopting E-banking in the bank under study, and finally, semi-structured interview will be prepared to comprise additional data which has never been included in the questionnaire.

3.10 Validity and Reliability

3.10.1 Validity

Validity is one of the measures used to identify the quality of data. Validity in this study will be assured by using pilot test to see if the questionnaire is clear, easy to understand or not, pilot test

will be done on 50 internal employees of Abyssinia bank. Respondents will be given questionnaires face to face in view of helping them with any difficulties and ambiguities associated.

3.10.2 Reliability

According to Carmines and Richard, (1979), Reliability concerns the extent to which an experiment, test or any measuring procedure yields the same results on repeated trials. Ghiselli, (1981),has stated that Reliability of a study is a per-requirement for the result to be interpretative and help for generalization. Cronbach’s alpha will be used to measure internal consistency (reliability). Cronbach’s alpha will be used to check the reliability of the main tool of data collection for this study, which is questionnaire. According to Cronbach’s alpha the value should be greater than 0.7 for the research to be accepted as reliable.

Table 3.1 Reliability Analysis (Cronbach’s alpha)

No	Item	Cronbach's Alpha	No.Item
1	Customer’s Opinion toward challenges of Adopting E-banking Relevant to Technology	0.921	5
2	Customer’s Opinion toward challenges of Adopting E-banking Relevant to Environment	0.951	6
3	Customer’s Opinion toward challenges of Adopting E-banking Relevant to Organization	0.881	4
4	Opportunities in Adopting E-banking to Increase in Global Competition	0.918	5
5	Opportunities in Adopting E-banking to relevant to Information Technology	0.895	4
	Total	0.853	27

A general accepted rule is that α of **0.6-0.7 indicates an acceptable level of reliability**, and 0.8 or greater a very good level. However, values higher than 0.95 are not necessarily good, since they might be an indication of redundancy Hulin, Netemeyer, and Cudeck,(2001). As It can be observed from the reliability statistics test table 1 above that the Cronbach’s Alpha varies

between the range 0.633 and 0.921 this shows high consistency among the items of the constructed. Since all items are considered useful and reliable for computing scales, no items were being deleted.

3.12 Data management and Analysis

Data will be collected through self-administered questionnaire. The next task will be in-house editing and coding to organize and feed the responses to the Statistical Process for Social Science (SPSS). The results will be displayed in tabular form with frequencies and percentages.

The data fed to the SPSS will be analyzed quantitatively via descriptive statistical tools such as frequency, minimum and maximum value, mean and standard deviation. Based on the responses from external clients or Abyssinia Bank respondents, it was possible to obtain accurate information about the bank's issues and prospects.

3.13 Ethical consideration

The researcher will follow ethical ways in undertaking this study. First of all the ethical clearance will be obtained from St. Mary University Research Committee. Additional permission from Abyssinia Bank will also be received. Participants will sign prepared informed consent. Customers or study participants will be guaranteed about the confidentiality of information and identity of individuals will not be mentioned in the study.

CHAPTER FOUR

RESULT AND DISCUSSION

As was mentioned in Chapter 3, the data was collected using the SPSS method, with samples coming from the Abyssinia Bank's (399) customers to get their prospects of challenge and opportunity of adapting E banking. The questions were also translated into Amharic to make it easier for Abyssinia bank customers to understand. Fortunately, *353 of the 399 participants of Abyssinia customers were able to respond. While discussing the result of a data qualitative and descriptive method has been used, when we say qualitative Statistical Package for the Social Sciences (SPSS) software is used, and descriptive while describing the data that are described in table form. Customer’s responses data have been shown below through using Tables.

4.1 Response Rate

In this research 399 questionnaires was distributed to the participated respondents in hard copy. 353 questionnaires was returned by respondents which is considered as representative of the population which encountered 88% of the population.

Table 4.1 Response Rate

Respondents	Targeted		Returned	
	Frequency	Percentage	Frequency	Percentage
399	399	100%	353	88%

4.2 Demographic characteristics

A total of three hundred ninety nine copies of the questionnaire were distributed to the respondents. Out of these questionnaires three hundred fifty three, which is 88% response rate and regarded as adequate to investigate the study.

4.2.1 Importance of Demographic Information of Response

Demographic information allows you to better understand certain background characteristics of an audience, whether it’s their age, race, ethnicity, income, work situation, marital status, e.t.c. By asking demographic information about current and potential customers at scale, and in turn, help you design a market segmentation strategy to reach the right clients.

Table 4.2 Demographic Characteristics of respondents

No	Sex	Frequency	%
1	Male	187	52.9
2	Female	166	47.0
	Total	353	100
	Age		
1	18_27	254	71.9
2	28_35	79	22.3
3	35_55 And above	20	5.6
	Total	353	100
	Level of Education		
1	Certificate	17	4.8
2	Diploma	60	17
3	Degree	191	54
4	Masters	85	24
5	PhD	0	
	Total	353	100
	Work Experience		
1	1_5	218	61.7
2	5_10	93	26.3
3	10_15	20	5.6
4	15_20	14	3.9
5	35_55 and Above	8	2.2
	Total	353	100

According to the Table 4.2, out of 395 respondents, 353 people are the ones that have filled out their response actively; out of those the majority respondents are male which is 187 or 52.97% and 166 or 47.03% are females. These show that most of our respondents were male.

When it comes to Age, Out of 263 respondents, the majority respondents are at the age of 18-27 which is 194 respondents or 74% and the ones that are at the age of 28-35 are 58 or 22% respondents and the rest of respondents are 38-55 and above that are 11 or 4% of our sample. The fact that the majority of our respondents are adolescents, enables to get information cause of their closeness to technology, meaning it would also help us to demonstrate that the data is supported by a variety of participants that are at the age of 28-35 up to 38-55 and above that manipulate the data to be able to get different interpretation from variety aged of generation experience that they have with the adaptation of E banking.

On the table above, it can be observed that 146 participants, or 56% of the respondents, have undergrad degrees. Of the remaining 24%, or 63 respondents, have master's degrees, and the rest 3% are certificate and diploma holders. According to the table, 60% of respondents have one to five years of experience, while the remaining 28% and 6% have ten to fifteen years of experience. These shows that the majority of respondents are the ones that have degree and masters which would have a positive impact on the given output which would make it to be a strong output. Even though there are few respondents of diploma and certificate graduates their responses has also relevance on our finding. On the table above its demonstrated that the majority respondents are the ones that have 1-5 experience that are 159 or 60% out of 263 respondents, 74 or 28% of participants are the ones that have 5-10 experience the rest 16 or 6% and 14 or 5% of them are the ones that have 10-15 and 15-20 and above respectively. These shows that the majority respondents are the ones are the range of 1-5 up 5-10 these, which would also support to get an modified data that can support the research

4.3. Challenges in Adopting E-Banking

Table 4.3 Challenges in Adopting E-Banking Relevant to technology

Customer's Opinion toward challenges of Adopting E-banking Relevant to Technology

No	Item	SD		D		N		A		SA		Mean	S.D
		F	%	F	%	F	%	F	%	F	%		
1	Not being able to receive daily transaction report	33	9.2	4	1.1	105	29.2	163	45.4	353	98.3	3.86	2.630
2	High level of crime control, including money laundering and other crimes	43	12.0	14	3.9	51	14.2	28	7.8	217	60.4	4.03	1.972
3	Not having trust in the electronic banking system	36	10.0	63	17.5	40	11.1	214	59.6	353	98.3	4.12	2.160
4	Lack of confidence with the security aspects	48	13.4	13	3.6	148	41.2	25	7.0	119	33.1	3.44	2.980
5	Customer's fear of risk in using Embanking technology	13	3.6	10	2.8	176	49.0	28	7.8	126	35.1	3.69	2.880
	Total											3.83	2.283

On the above table 1.3 is shown that Not being able to receive daily transaction has been agreed on by most Respondent which is 98.3% of them have strongly agreed, 45.4% of them have Agree to the statement and 29.2% of the respondents have agreed to stay Neutral and the rest of 9.2%and 1.1 % of them have decided to strongly disagree as well as to Disagree respectively.

Meaning 3.86 of mean and 2.63 standard deviation are in disagreement with the statement of not being able to receive daily transaction is challenge for the adoption of E banking. According to the majority of customers , there is a significant difference between those who strongly disagree and those who strongly agree, which is one of the main reasons why customers don't utilize online banking.

The mobile banking service does not provide initial services like bank account statements and fund transfers, and there is no information provided about electronic payment choices, as Birritu further highlighted in (2015).

Regarding question two, which concerns the prevention of serious crimes such money laundering and other offenses Out of 353 candidates, 60.4 % strongly agreed that there was a significant amount of criminal control of activity, 7.8% merely Agreed, 14.2% chose to remain Neutral, and the remaining 3.9% Disagreed where on the other hand the rest 12% Strongly Disagree, furthermore 4.03 mean and 1.972 standard deviation also implies that there are in a strong disagreement, meaning the data shows that the majority respondents have marked to be strongly agreed that there is not enough serious crime money laundering control.

The third item is about “Not having trust in the electronic banking system” From 353 participant 98.3 % of them have strongly agreed with the statement, but 10% of them have strongly disagree, and the other 11.1% of them have decided to stay Neutral as well as to agree respectively whereas 17.5% of the respondent did fill to Disagree. Additionally the research moreover implies 4.12 of mean and 2.160 standard deviation shows that there is a disagreement between customers that the majority of Abyssinia Bank clients indicated that they lacked sufficient confidence in the electronic banking system.

In response to the fourth question, which was asked to applicants whether they had any doubts about the security measures, 4.21% respondent stayed Neutral while 33.1 % of them Strongly agreed and 7% Agree. However, 13.4 % of applicants strongly disagreed, and 3.6% marked to disagree, 3.44 mean and 2.98 standard deviation shows that there is a disagreement when it comes with the lack of confidence with the security aspects Abyssinia bank In general.

Over the last question which is Customer's fear of risk in using E-banking technology one third of the respondent which is 35.1% has Strongly Agree up where at the same time 49.9 % of the Respondent has Agree to Disagree or not where as 35.1 percent of the respondent Strongly Agree also 7.8 percent has Agree were the the rest 2.8 and 3.6 percent of the respondent has Disagree and Strongly Disagree to further justify, 3.83 of mean and 2.283 standard deviation have strongly disagreed with the fear of risk in using E banking technology is one of the impacts for the challenges of E banking in Abyssinia bank.

The first security concern, according to Danni White (2020), arises when clients want to deposit money in banks but are concerned about access to information obtained illegally. Still more Barnes addressed the problem of attackers gaining access to customers' private information during computerized banking transactions in 2001.

The Challenges and Prospects of Adopting E-Banking in Selected Private Bank of Ethiopia,(Abyssinia bank) according to Barnes (2001), discusses an incident that occurs in electronic banking transactions (BOA), There are ways for attackers to gain access to clients' private, personal information. These show that there is still an issue with the use of online banking, particularly Abyssinia Bank, which discourages clients from using it.

According to Ali Ibrahim (2009), it is important for banks to secure all users by taking into account various security risks. The first line of defense against the revelation of private information is counterfeiting and illegally altered payment data, which prevents consumers from utilizing e-banking services effectively.

Challenges and Prospects of Adopting E-Banking in Selected Private Bank of Ethiopia (BOA) banking Systems, according to Kumaga (2010), makes it clear that customers have long relied on and trusted the conventional banking system, which makes it more unlikely that they will adopt new technologies. The new technology won't be widely employed until users are aware of it, convinced that their privacy will be protected, and have enough assurance. Even if they are simpler to use than the conventional methods of banking, new technologies still take time to gain popularity. Based on the data we collected, we can also confirm Kumaga's calamity that clients still have reservations about adopting electronic banking.

Additionally, Tekabe (2016) stated that client resistance to technological change is considered as a difficulty for the adaption to electronic banking, which has been confirmed by the majority of respondents and our data.

Table 4.4 Challenges in Adopting E-Banking Relevant to Environment

Customer's Opinion toward challenges of Adopting E-banking Relevant to Environment

No	Item	SD		D				N		A		SA		Mean	Std
		F	%	F	%	F	%	F	%	F	%				
1	Absence of adequate government support affect customers' willingness	30	8.4	9	2.5	94	26.2	58	16.2	162	45.1	3.89	1.26		
2	Absence of legal E-banking framework	27	7.5	12	3.3	43	12.0	39	10.9	232	64.6	4.24	1.25		
3	Lack of adequate infrastructures to deploy E-banking	31	8.6	10	2.8	59	16.4	63	17.5	190	52.9	4.05	1.27		
4	Lack of confidence with the security aspects	34	9.5	6	1.7	71	19.8	14	3.9	228	63.5	4.12	1.33		
5	fear of risk in using E banking technology	16	4.5	11	3.1	87	24.2	40	11.1	199	55.4	4.12	1.15		
6	High cost of internet	21	5.8	9	2.5	79	22.0	84	23.4	160	44.6	4.00	2.35		
	Total											4.07	1.50		

On the first question respondents were asked if absence of adequate government support affect customers willingness combined to it most of the respondents have strongly agreed which is 45.1%, 16.2 %of applicants have also agreed and 26.2% of participants have stayed indifferent but 8.4% of respondents have strongly disagreed. It is obvious from the sum of the participants' responses that the majority of bank customers in Abyssinia strongly believe that the failure to receive enough support from the government has a significant impact on the adoption of electronic banking. Low government commitment to e-banking, as pointed out, has also been

identified as a barrier to e-banking adoption. The mean value 3.89 value of the respondents strongly disagree with the idea when we come to the mean range.

In addition, most respondents—64.6% and 10.9% of applicants—strongly agreed with the statement in question 2 about the absence of a legal framework for electronic banking, while 12% of applicants marked the question to be neutral, 7.5% of them strongly disagreed, and the remaining 3.3% disagreed. These imply that the majority of participants have strongly agreed that there isn't much information written about the legal framework of electronic banking that would affect how it is adapted, along with the fact that the candidates who agreed and stayed neutral are the ones who have agreed with the statement, and the mean value is 4.24 which implies that the customers have strongly disagrees about the absence of legal framework which would be a challenge for the adoption of E banking.

According to Mishra, (2009) has also been concluded that legal and regulatory framework that improves trust and confidence by technical effort has a major issue thinking about electronic banking in addition Tekabe (2016) he also extends on elaborating the absence of payment laws and regulation which incorporates contracts and digital signatures which restricts the use of key legal issue.

Also accessible is a report by Masha and Ali titled The Issues and Challenges of Iran's Electronic Banking Regime, which was released in 2018. The biggest barriers to the broad usage of electronic technology are financial, governmental, and legal issues.

By gathering information from bank customers through in-depth interviews, Jacques was able to conduct an empirical study in Cameroon in 2013. He was able to address one of the issues affecting the adaptation of E-banking, namely the lack of laws and legislation for the practice. Issac (2005) has also demonstrated and identified that the lack of suitable legislation is one of the main obstacles to E-banking as listed by ISSAC.

Further research revealed that 52.9% and 17.5% of respondents strongly agreed with the third question, which asked whether a lack of adequate infrastructure makes it difficult to deploy E-banking in the current environment. The remaining 16,4% and 4.05 of mean shows that most of

participants marked to remain unbiased, but 8.6% and 2.8% including 4.05 of mean plus 1.27 standard deviation implies that the respondents strongly disagree and disagree, respectively. The lack of infrastructure, according to the majority assessment, has a significant impact on the adoption of electronic banking, and only a small minority of participants have chosen to strongly disagree with this interpretation. Which suggests that the overwhelming majority of participants firmly believe that lack of infrastructure has a significant impact on the adoption of electronic banking.

The lack of adequate telecommunication has also been highlighted by Issac as a factor that can hinder the implementation of electronic banking, according to Issac (2005).

The absence of adequate ICT infrastructure has also been determined to be the main obstacles of adaption of E banking by “Syed and Muhammad”.

64.4% of the participants have strongly agreed on that customer computer illiteracy challenge on the adaptation of E banking as well as 4% of them have also agree and 20.1% of the participants have stayed neutral what is more 9.6% of candidates have strongly disagreed and only 1.7% of participants have disagreed. The results have shown that the majority of respondents have marked strongly agree and Checked neutral indicate that respondents are ambivalent about their opinions, but just a small percentage of them have just agreed.

By presenting the current state of mobile banking in Bangladesh, Tukrejul and Bahrul highlight the opportunities and limitations of mobile banking. Lack of knowledge about mobile banking difficulties is one of the current problems with mobile banking that the study lists. These problems would strengthen the issue raised in question three.

To reinforce these result lack of low internet usage and awareness with technology devices are also known to be found to affect for an adaption of E banking by Georgis and Athanassios (2011) thats been held on Greece. Gardachew has also suggested that Ethiopia's poor literacy rate is a major barrier to the country's adoption of electronic banking. Only 4% and 4% of applicants strongly disagreed and disagreed.

On the fifth question, which is about the lack of adequate coordination between banks and other decision-making centers in the context of electronic banking, but the remaining 24.6% of applicants marked their answers as unbiased. Most candidates, or 51.4%, strongly agreed with this statement. The majority of candidates have said that they strongly agree, which is corroborated by the fact that the other applicants have merely indicated that they are neutral, according to these data.

Finally, in response to the 6th question, which asked the candidates if the high cost of internet access was a factor in the adoption of electronic banking, it was discovered that 44.6% of the applicants strongly agreed with the statement, while 19% agrees 23.4 %, 22% responded to be neutral, and only 5.8% and 2.5% strongly disagreed and disagrees. From the data, it can be seen that while the rest of the applicants have merely chosen to remain neutral or strongly disagree and disagree, the data has a strong implication that it was obtained from the participant that high internet costs have an influence on the adaptation of E banking. 4.00 mean and 3.5 standard deviation implies that high cost of internet is a challenge for the adoption of E banking system.

To reinforce the output interpretation Tekabe (2016) has illustrated that high cost of internet affects the adaptation of E banking, he has also demonstrated in his data that the adaption of E banking is also affected by High cost of an internet

Table 4.5 Challenges in Adopting E-Banking Relevant to organization

Customer’s Opinion towards challenges of Adopting E-banking Relevant to Organization

No	Item	SD		D		N		A		SA		Mean	Std
		F	%	F	%	F	%	F	%	F	%		
1	Lack of customer awareness with E-banking product	25	10	8	0	31	12	32	15	167	63	4.37	1.42
2	Lack of technical and managerial skills in development of E-banking technology	25	10	8	3	31	12	32	12	167	63	4.37	1.64
3	High cost of implementation of (such as cost of ICT equipment and network, software and reorganization)	6	2	3	1	70	27	49	19	135	51	3.63	1.45
4	Lack of Customer’s computer skill	11	4	10	4	55	21	30	11	157	60	4.26	1.08
	Total											4.16	1.49

On the above table the first question that is given to the candidates is if lack of awareness with E banking product a challenge for the adoption of E banking its shown that most of the respondents have replied to strongly agree that is 63%of applicants as well as 15% of the respondents have also agreed, 12% of the participants have decided to be neutral whereas the rest of 10% and 0% applicant have replied to Strongly Disagree and Disagree respectively. The mean value of lack of customer awareness with E banking product is 4.37 and 1.42standard deviation which implies that there is lack of customers awareness with E banking system.

When asked whether there was a lack of managerial and technical skills in the development of e-banking technology, the next question was sent to the customers. Most of them—63%—replied that there was—along with 12% who also agreed, 12%who said they were neutral, and the remaining 10% plus 3% who said they disagreed.4.37 mean and 1.64 of standard deviation

have strongly disagreed with the statement. Which shows that there is lack of managerial skills in development of E banking technology.

To support the interpretation, additionally It is undeniable that this source of resistance to change facilitated the development of a skilled labor force, which has had a detrimental effect on the adoption of electronic banking, according to Ali Ibrahim (2009).

The majority of respondents to question three, which asks about high implementation costs for items like ICT equipment and networks, software, and reorganization, are strongly in agreement, to 51% of respondents compared to 19% of applicants who also agreed. 27% of respondents chose to be impartial, while 2% and 1% of respondents strongly disagreed and disagree, 3.63 of mean and 1.45 standard deviation have disagreed with the idea which implies that there is high cost of implementation cost.

As per the question of lack of customers' computer skill majority if the respondents have strongly agreed that 60% as well as 11% of the candidates have also agreed, 21% of the applicants have decided to stay impartial and only 4% and 4% have replied to strongly disagree and disagree respectively, The mean range shows that there is 4.26 and 1.08 Standard deviation which also signifies that the customers disagrees with the statement.

4.6. Opportunities in Adopting E-banking

Table 4.6 Relevant to Increase in Global Competition opportunities in

Customer's Opinion towards to Increase in Global Competition opportunities of Adopting E-banking

No	Item	SD		D		N		A		SA		Mean	Std
		F	%	F	%	F	%	F	%	F	%		
1	The existence of high demand in undertaking businesses globally	25	10	8	0	31	12	32	15	167	63	4.19	1.09
2	Integration with international banks	25	10	8	3	31	12	32	12	167	63	4.29	1.02
3	E-banking facilitates international banking	6	2	3	1	70	27	49	19	135	51	4.14	1.14
4	Acquiring international experience for potential better banking services	11	4	10	4	55	21	30	11	157	60	4.50	0.90
5	Increases the productivity of the bank	11	4	10	4	55	21	30	11	157	60	4.35	1.05
	Total											4.32	1.92

In response to the first question, which asked participants if the high demand for business doing internationally can be used as an advantage for the adaptation of E-banking, it was observed that 54.4% of applicants and 22.4% of respondents marked strongly agree, while 15.3% marked neutral but 4.2% and 3.7% denoted to strongly disagree and disagree. Therefore, it is clear from these results that the majority of Abyssinia Bank respondents firmly concur that the use of E-banking will benefit from the high need for business on a global scale, diminutive of the respondents have marked to strongly disagree and disagree with the statement. The mean of the existence of high demand in undertaking business globally is 4.19 and 1.09 standard deviation which illustrates the high demand in undertaking business globally.

The next question that was given to the participants is if integration with international banks can be taken as an opportunity for the adaptation of E banking from the output response that is gotten from the candidates is that 56.7% of participants have strongly agreed along with the 26.6% of applicants that have also agreed, 8.5% of the participants have decided to stay impartial but 2.8% of them have strongly disagreed and only 5.4% of them have disagreed. These results indicate that the data is strongly supported, indicating that integration with foreign banks might be viewed as a chance to adopt electronic banking, however the remaining participants disagreed with this conclusion, suggesting that the majority of respondents accept the viewpoint. 4.29 of mean and 1.02 standard deviation have justified with the idea of an integration with international banks is an opportunity for the adoption of E banking.

To further support our content, The rapacious expansion of international trades and the rise in international banking services, according to "Abdulselam," calls for rapid action on capacity building plans and modern financial system personnel in Ethiopia,

In response to the third question, which asks participants if online banking makes it easier for international transactions, 53.3% of respondents highly agreed, 22.4% also agreed, and 15% remained neutral. However, the remaining 5.4% and 4% of participants strongly disagreed and disagreed, respectively. On the basis of the aforementioned statistics, it can be observed that the majority of respondents or Abyssinia customers marked strongly agree and agree, indicating that they view using an online banking service or an overseas facility as a chance to expand the use of electronic banking. 4.14 of mean and 1.14 standard deviation implies that the idea of E banking facilitation technology is seen as an opportunity for the adoption of E banking.

Meaza, (2010), it is also used to top off mobile phones, purchase airtime, and in other ways. It is also used to transfer balances across accounts held by the same bank. Similar to The Challenges and Prospects of Adopting E-Banking in Selected Private Bank of Ethiopia (BOA) Wegayehu, (2019) (Dereje,2019), has also briefed the function of mobile banking services. These services include short messages that reach the register customers' mobile numbers at the time of cash withdrawals and deposits, ATM card operation advertisements, bill payment advertisements from bank balances, transfer of capitals between accounts, and more.

On the following forth question, it is demonstrated that 56.6% of applicants have strongly agreed with Acquiring international Experience for potential better banking services is seen as an opportunity for the adaptation of E banking later the 15% of individuals have also agreed with the statement. The 11.6% of applicants have decided to stay impartial but the rest 2.3% and 14.4% of participants have strongly disagreed and disagreed with the participants respectively. Therefore, it is clear from the data that most respondents strongly agreed and agreed with the statement, even though they did not totally agree because they had marked to remain impartial. This causes the data to show that most respondents agreed that gaining international experience is seen as an opportunity for the adoption of E banking. In Addition to believing that Abyssinia customers believing that Acquiring international experience would have an impact on the services of the adoption E banking. Furthermore 4.50 of mean and 0.90 have stated that there is an acquiring international experience for potential better banking service is seen as an opportunity for the adoption of E banking.

Final question that was give based on the increase of global competition opportunity in the adaptation of E banking is an increment of production of the bank and the out that is driven from the above data is that it is supported by the majority of respondents which is 66.6%of candidates have strongly agreed along with 10.8% of participants that have also agreed, 17.6% of candidates have decided to stay indifferent and the rest of 3.7% and 1.4% of respondents have stayed to strongly disagreed and disagree. One of the independent variables that influences the adoption of E-banking or perceived as an opportunity is strongly agreed on or agreed with by the majority of the candidates that have filled out the questioner, and the remaining respondents have decided to remain impartial and to disagree with the statement. However, the result does not prevent us from interpreting the data that has been found to be seen positive. Mean of 4.35 and 1.05 standard devtion implies that an increase of productivity in banks is an opportunity for the adoption of E banking.

To reinforce our output According to Daniel,(1999) There is widespread consensus that the new channel will have a substantial impact on the bank market, and it has been shown that the service is a new phenomenon in many countries around the world.

Table 4.7 Relevant to Development of ICT

opportunities in Adopting E-banking Relevant to Development of IT

No	Item	SD		D		N		A		SA		Mean	Std
		F	%	F	%	F	%	F	%	F	%		
1	The existence of high demand in undertaking businesses globally	13	3.6	13	3.6	69	19.2	62	17.3	196	54.6	4.18	1.10
2	Integration with international banks	12	3.3	11	3.1	55	15.3	39	10.9	236	65.7	4.35	1.07
3	E-banking facilitates international banking	18	5.0	8	2.2	61	17.0	80	22.3	186	51.8	4.16	1.11
4	Acquiring international experience for potential better banking services	23	6.4	31	8.6	78	21.7	54	15.0	167	46.5	3.88	1.27
	Total											4.14	1.42

The first question that is questioned is if the commitment of the government to facilitate the expansion of ICT infrastructure is seen as an opportunity for the adaption of E banking combined to that most of the respondents have replied to strongly agree that is 55.5% along with 17.6% of the respondents that have also agreed, 19.5% of applicants have marked to be neutral but unfortunately 3.7% equivalently as well as 3.7% of the applicants have strongly disagreed and disagreed. The mean value 4.18 of the respondents signifies that respondents strongly disagree with the idea we come to the mean range.

Wogayehu (2019) demonstrated, the government's commitment to facilitating the development of ICT infrastructure is to support the growth of the banking industry. Later, Gardachew (2010) demonstrated by highlighting the opportunity provided by ICT E learning programs and the government's commitment to developing ICT infrastructure.

On the following second question that is asked is if E banking technology are continuing to influence the future of financial service most respondents have strongly agreed that is 66.9% as well as 11% of them have also agreed with the statement. 15.6% of the respondents stayed to be unbiased but the rest of the 3.4% and 3.1% have strongly disagreed and disagreed with the statement. The mean value 4.35 of the respondents signifies that respondents strongly disagree with the idea when it come to the mean range. To reinforce our result Mahlet (2016), cited in Gurau (2002), goes on to discuss how e-banking allows customers to complete transactions within 24 hours without having to physically visit a bank. Additionally, it was utilized to cut costs, lower risk associated with cash holding, and obtain quick banking services.

The third question that was given to the candidates is if E banking introduces new and innovative technologies accordingly most of the respondents replied to strongly agree that is 52.7% plus 22.7% of the participants have also agreed but unfortunately the rest of 5.1% and 2.3% of applicants have strongly disagreed and disagreed respectively however 17.3% of the applicants have decided to stay impartial with the statement. The 4.16 of mean and 1.11 standard deviation implies that having facilitated international banking creates an opportunity for the adoption of E banking system.

At last, using a new product, of technology, later than many other people was questions to the participants most applicants that have replied are the ones that have strongly agreed by 47.3% off applicants along with 15.3% of individual, 6.5% and 8.8% of them have strongly disagreed and disagreed respectively, and the rest of 22.1 of the respondents have marked to be neutral with the statement. The liker scale implies that there is 46.5 of mean 1.27 of standard deviation of using new product technology later than many other people.

Table 4.8 Relevant to Increasing Customer Awareness

opportunities in Adopting E-banking Relevant to Increasing Customer Awareness

No	Item	SD		D		N		A		SA		Mean	Std
		F	%	F	%	F	%	F	%	F	%		
1	Improving the habit of the society to use E-banking	18	5.0			31	8.6	45	12.5	259	72.1	4.49	1.02
2	Creating literate customer	23	6.4	13	3.6	66	18.4	40	11.1	211	58.8	4.14	1.23
3	enabling customers to use bank services conveniently	3	0.8	12	3.3	15	4.2	28	7.8	295	82.2	4.70	0.78
	Total											4.44	1.20

On the above table it's shown that the majority respondents are 84.7% that have strongly agreed on improving the habit of the society to use E banking the 19.9% of applicants have also agreed with the statement and only 12.7% of applicant have chosen to stay indifferent, but the rest 5.1% and 8.8% of individuals have strongly disagreed and disagreed respectively. These shows that the data is strongly supported with . the liker scale implies that there is 4.49of mean and 1.02 of standard deviation implies that improving the habit of the society to use E banking is seen us an opportunity for the adoption of E banking.

The second question that was asked is if creating literate customer is seen as an opportunity for the adoption of E banking, 59.8% of applicants have strongly agreed along with 11.3% of applicants equivalent to those candidates 18.7%of them marked to be neutral and only 6.5% and 3.7% of the applicants have strongly disagreed and disagreed that creating literate customers can be an opportunity for the adopting of E banking. Mean value of 4.14 and 1.23 implies that having or creating literate customers is as an opportunity for the adoption of E banking.

Finally, the last question that was asked to the participants was if Enabling customers to use bank services conveniently are an opportunity for the adaptation of E banking, 83.6% of the majority respondents have strongly agreed as well as 7.9% of them have also agreed but 4.2% of them

have stayed indifferent, 0.8% and 3.4% of individuals have responded to strongly disagree and disagree respectively. Mean value of 82.2 and 4.70 standard deviation implies that enabling customers to get convenient service leads to an opportunity for the adoption of E banking.

In their study on e-banking, Devulapalli and Oruganti cited the following benefits of e-banking, Accessibility: everyone and everyone with a bank account can use it. It makes it easier for customers to access bank websites using their usernames and passwords. Even after banks have closed, transactions can still be completed. Additionally, Mensah (2012) said that Internet banking provides customers who use it efficiently with additional ease and flexibility.

4.9 Analyses on responses that have been conducted from External analysis

According to research conducted on these chapters, most respondents are males between the ages of 18 and 27, with a bachelor's degree and between one and five years of experience. Candidates who filled out the questioner on the title of "Challenge and Opportunity of E Banking in Selected Private Banks, particularly in Abyssinia Bank" actively responded based on their customers' opinions. Having no access to the daily transaction report, Lack of faith in the computerized financial system, high level of crime, including money laundering, Lack of confidence in the security features, customers' fear of risk when using E-banking technology, and lack of trust in the electronic banking system.

Relevant to the environment Lack of sufficient government backing impacts consumers' willingness, A barrier for most applicants is the lack of a legal E banking framework, inadequate infrastructures to implement E banking, client computer illiteracy, inadequate coordination between banks and other diction making centers in E banking, and expensive internet costs. Relevant to the organization, most applicants concurred that barriers to the adoption of E-banking include a lack of customer computer literacy, a lack of managerial and technical expertise in the development of E-banking technology, high implementation costs (such as those associated with ICT equipment, networks, software, and reorganization), and a lack of customer awareness of E-banking.

Regarding section B's potential for expanding global completeness by relevantly altering the concept of E banking most replies strongly concur that there are advantages to The Challenges

and Prospects of Adopting E-Banking in Selected Private bank of Ethiopia (BOA), E-banking, including the existence of a high demand for doing business abroad, bank integration, getting better financial services, and an increase in bank productivity. E banking technology is continuing to have an impact on how financial services will be provided in the future. E banking introduces new and innovative technologies, using a new product of technology, later than many other people. This is relevant to the development of IT opportunity in adapting E banking commitment of the government to facilitate the expansion of ICT infrastructure. When it comes to relevant to improve customer awareness opportunities in adopting E-banking, it is widely acknowledged that improving the society's usage of E-banking habits, creating literate customers, and making bank services more convenient to use are opportunities.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATION

Introduction

This chapter will summarize and wrap up the research by outlining the SOP and the findings from the investigation into the difficulties and opportunities associated with implementing electronic banking in a few private banks in Ethiopia (Abyssinia bank). A quantitative analysis has been utilized to demonstrate the variables. In contrast, a descriptive have been used in order to interpret the data and to collect primary data from customers East District Abyssinia Bank, and SPSS software has been used to analyze the data to give a reliable data.

5.1 Summary of Major Findings

Analysis based on customers of Abyssinia banks was conducted using a questionnaire in order to obtain accurate data. It was discovered from the data that there is a significant impact for E banking adaptation is slow due to a lack of understanding of E banking, a lack of control over money laundering and other crimes, and other factors such as not being able to trust as well as a lack of security banking system and not being able to track down there is daily transaction.

Furthermore, the majority of participants customers of Abyssinia bank agreed that inadequate infrastructure, a lack of legal e-banking, and a lack of coordination between banks and other e-banking centers posed challenges for e-banking and prevented private banks, including Abyssinia banks, from adopting them, Additionally relevant, organizational shortcomings such as poor managerial ability, a lack of consumer awareness of the E-banking product, and excessive network implementation costs have had a significant negative influence the adaptation of e banking

The majority of Abyssinia's customers agreed that the adoption of E banking is relevant to the growth in global completion opportunity for adopting E banking and an integration between banks as well as the extent of high demand for E banking globally, which has forced customers to transact with E banking in addition to gaining international experience for potentially better

banking service, most of the customers, have strongly agreed that the government's commitment to facilitating the expansion of ICT infrastructure, E banking technology is to The Challenges and Prospects of Adopting E-Banking in Selected Private bank of Ethiopia (BOA) continue the future financial services. Rather than introducing new innovative technologies and using new technology later than many other people, these statements is strongly supported by Abyssinia customers meaning that are customers of East district of Abyssinia bank.

The opportunity for an adaptation of E banking is considered as increasing the habit of society to use it, creating literate customers who can utilize bank services conveniently for customers of Abyssinia bank.

5.2 Conclusion

The primary goal of the study is to understand the challenges and opportunities associated with adoption of electronic banking in Abyssinia Bank. In essence, as banks grow in their use of technology to deliver services via self-service models while utilizing electronic payment channels, both customers and banks have benefited. This has been agreed upon by the majority of external user of Abyssinia Bank's in East district.

Most participants have strongly agreed that the business competitiveness presents an opportunity for the adoption of E banking however, the banking sectors in Ethiopia or in certain private banks that do not cooperate with one another have been deployed to be seen as a challenge in for the adopting of E-banking particularly in Abyssinia bank.

An analysis into the current barriers to and opportunities for private banks' use of E-banking has been conducted in the study. Relevant to technology, the inability to receive daily transaction reports, the high level of crime control, including the prevention of money laundering and other crimes, the lack of confidence in the security measures, the customers' fear of risk when using E banking technology, and the absence of the environment are all factors. Lack of legal e-banking framework, inadequate infrastructure to implement e-banking, customer computer knowledge, and insufficient government assistance all affect customers' desire.

Most Abyssinia banks participants users agree that these factors, along with high internet costs, bin banks, a lack of customer awareness of E-banking products, managerial and technical

deficiencies, high implementation costs, and a lack of computer skills, are obstacles to the adoption of E-banking.

Regarding an opportunity for E-banking adoption that is pertinent to the growth of global commerce, the government's commitment to facilitating the adoption of E-banking, integration with international banks, access to international banks' E-banking resources, acquisition of international experience for potential improvements in banking services, and the existence of high demand for conducting business globally, Improvements that encourage the use of electronic banking, foster consumer literacy, and let clients to interact with banks directly have been criticized for providing a venue for the adoption of electronic banking in private bans.

Regarding Abyssinia Bank, it has been acknowledged that if the bank struggles to meet demand from customers and competitors alike due to network functionality issues, such as frequent power outages and ATM loss, this poses a problem. It has also been acknowledged that these issues arise because there are insufficient government resources, inadequate infrastructure, and inadequate security, all of which have an impact on customer willingness to pay.

Thus, the goal of the study is to identify the perception of the customers there prospective of on the challenges and opportunities of adoption of E banking Abyssinia bank and in what extent is the adoption of E banking system in Ethiopia.

5.3 Recommendation

As was mentioned above in the conclusion section, in order to solve the issues associated with the adoption of electronic banking, particularly in Abyssinia bank therefore,

- In accordance with technology, Abyssinia banks must consider the necessity to reveal daily transaction reports to external users.
- When it comes to crime control, such as preventing money laundering and other crimes, governments and private banks including Abyssinia banks needs to collaborate together in order to employ high-impact measures.
- Governments and Abyssinia banks must work together to create strong security measures so that customers can develop trust on E banking.

- There need to be high support government to implement infrastructure to deploy E banking and enable Abyssinia banks to support it financially to decreasing the cost of an internet which would impact customer 's willingness to use E banking that will also increase their literate E banking in the process.
- There needs to be high collaboration between Abyssinia banks and other selected private banks and other diction making centers in E banking.
- E-banking needs to be heavily advertised to Abyssinia customers in order to raise their understanding of how easy the service is for them and to change their behavior as literate members of society.
- Abyssinia digital departments should do assessment if the product that is out there user friendly and receive if there is any feedback.
- When developing managerial and technical talents for e-banking technologies, Abyssinia banks HR recruitment must be extremely selective.
- In order to increase bank productivity, it is important to consider the integration of foreign banks and the rising demand for international commerce.
- Innovation and the introduction of new ideas should be seen constructively in Abyssinia bank in order to improve customer E-banking adoption.
- Governments should set up legitimate legal rules and regulation for the customers to be able to trust in the E banking system.

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