

FACTORS AFFECTING ELECTRONIC PAYMENT PERFORMANCE: A CASE STUDY ON COMMERCIAL BANK OF ETHIOPIA IN JIGJIGA

Dr. Perways Alam¹ Dr. Imran Azad²

ABSTRACT

The purpose of this study is to assess whether electronic payments performances (EPP) have been addressing individuals' of quality life through providing ease of payment for online transactions. Currently the banking service is well equipped with innovations and as the application of the technology in the banking industry is becoming so significant firms have made huge investment on technology based banking and shifting from conventional (bricks and mortar) banking to such branchless mode of banking. Following such shift customers are also shifting to technology based banking service due to perceived usefulness, convenient to use, privacy and freedom of mobility. Thus, the objective of the study was to assess the status of electronic-payment performance in the case of Jigjiga CBE branches. The results of the study reveal that the effect of E-payments service dimensions on the performance of E-payments is direct and significant. More than 65% of respondents signed on positively showing that customers have interest and found out convenient to use the banking technology instead of interacting with human tellers. It also allows customers to transact their banking service quickly, it saves time, some others do not misuse their personal information, and customization is good. Hence it can be concluded that the overall application of CBE e-banking has a bright future in the Ethiopian banking industry and CBE has a chance to mobilize the potential customers and reap more profits through provision of quality service using the banking technology as an interface. In addition, the bank has to increase features and improve the facilities of the technology based banking service in such a way that customers can receive a wider range of financial services. Specifically providing simple, differentiated customer-focus services based on changing and growing customer behaviour and preferences.

KEYWORDS

Electronic Payments, ATM Service Quality, POS, Mobile Banking, Internet banking, E-banking etc.

1.0 INTRODUCTION

The recent cashless policy of the Ethiopian government has been a subject of concern to bankers (accountants) and players in commerce. The National banks of Ethiopia (NBE) strategic plan on payment system is designed to ensure that a larger proportion of currency in circulation is captured within the banking system, thereby enhancing the efficiency of monetary policy operations and economic stabilization measures. There is no doubt that electronic payment (e-payment) development will strongly contribute to improving countries' competitiveness in many ways (Kamulegeya 2010). Innovations in the payment industry have also led to greater financial inclusion, where e-payment service providers help to facilitate payment transactions into the formal financial system even in the absence of banking accounts. The World Bank has also suggested that e-payment is crucial for economic development.

1.1 Statement of the Problem

The existence of empirical studies measuring combined effect of banks specific determinant variables (like bank size, card production period, distribution period, replacement period, fair distribution of e-payment materials / infrastructures, cost of human capital, intensity of branches) and four e-payment systems like Automated teller machine (ATM), Internet banking, point of sales (POS) and mobile banking on customers service delivery is major

¹ Associate Professor, Department of Accounting and Finance, College of Business and Economics, Jigjiga University, Jigjiga, Ethiopia, perwaysl@rediffmail.com

² Assistant Professor, Department of Business Administration, College of Applied Sciences, Salalah, Ministry of Higher Education, Sultanate of Oman, imranazad1@gmail.com

issues in the Jigjiga town context as at the time of this study. However, a bank that performs electronic banking must develop different methods of conducting business, methods which may discourage target consumer of the bank. It is therefore important for bankers, policymakers and other players in commerce to understand how electronic transactions in commercial banks influence customers service delivery. The combined effect of all e-payments instrument on performance of the adopting banks are measured by customers actively involved in the bank provided service is worthy of exploration.

1.2 Objectives of Study

Following are the objectives of the study.

- To identify factors influence electronic payment performance in commercial bank of Ethiopia in Jigjiga.

1.3 Research Questions

The study tries to show and examine the following research questions:

- What are the critical determinants/factors for the performance of e-payment in Jigjiga city CBE?

1.4 Justifications of Study

Intrinsically, investigating and examining the determinants that stimulate the performance behaviour is important, especially for technologically developing countries like Ethiopia, where the opportunity for economic growth is high and the benefit of technologies like e-payment is not yet fully realized. The study is expected to suggest significant policy statements through its recommendations.

2.0 LITERATURE REVIEW

2.1 Theoretical Literature

Unified Theory of Acceptance and Use of technology (UTAUT), theory (Verkatesh et al 2003) This theory is in user acceptance of information technology; toward a unified view, the theory explains user intentions to use an information systems and subsequent usage behaviour, and further holds that four key constructs; **performance expectancy, effort expectancy, social influence and facilitating conditions**.

Forman & Goldfarb (2006) have proved TAM to be robust model that is frequently used to study acceptance of information communication technology (ICT). TAM is viewed as Information system theory, which helps to understand the adoption and use of internet (Gibbs et al., 2007). The theory helps to understand how performers come to accept or reject the use of ICT in their businesses. However, Manuelli et al., 2007 criticized TAM as less comprehensive compared to the diffusion approach, which has more innovation characteristics including time as an essential element of the theory (Gibbs et al., 2007; Rogers, 1995).

2.1.1 ATM and its Benefits

Studies show that the technological revolution came to surface in the banking industry in the 1950s with the implementation of the automated book keeping machines at banks and the history of ATM dates back to the 1960s, the time at which John Shepherd-Barron invented the first ATM. Barclays bank implemented the machine for the first time in the banking industry in 1967, Wikimedia E-encyclopedia cited in Kumbhar (2011). The first ATM, which has been implemented in US in 1968, came out with only a cash dispenser (Zaman and Chowdhury, 2012). ATM is "an electronic device which allows a bank's customers to make cash withdrawals and check their balances at any time without the need for human teller" (Islam et al., 2005:3). They state that ATM is an innovation, which can mechanically accept deposits, transfer funds between accounts and collect bills. In addition, ATM is defined as "an

automatic teller machine which is used to save the cost and reach-ability of a bank; by satisfying customer needs" (Vasumathi and Dhanavanthan, 2010:469).

2.1.2 POS

Point-of-Sale (POS) Transfer Terminals: The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit cardholder to the store's account (Malak 2007).

2.1.3. Internet / Extranet Banking

Internet banking is an electronic home banking system using web technology in which Bank customers are able to conduct their business transactions with the bank through personal computers.

Alabar & Timothy (2012) cited in Sintayehu, (2015) Internet banking is conducted by completing bank transactions by directly accessing the bank through the internet. Nowadays, internet-banking customers can access many different services online, which make physical banks open even after office hours. Internet banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution. Internet banking can be conducted either by accessing the internet with a computer or by using a phone that has internet features.

2.1.4. Mobile Banking

Mobile banking is a service that enables customers to conduct some banking services such as account inquiry and funds transfer, payment to others beneficiary by using of short text message (SMS).

Tiwari & Buse, (2007) cited in Sintayehu, (2015) Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA).

2.3 Empirical Literature

2.3.1 Business Customers' Traits on Performing of Electronic Payment

According to (Armstrong, 2010) Human skill is defined as „the skills the force possesses and is regarded as a source or asset“. It encompasses the notion that there are investments in people (example education, training, health) and that these investment increase an individual's productivity. Smith (1776) defined human capital as „the acquisition of ... talents during ... education, study, or apprenticeship, costs a real expense, which is capital in a person.

According to Gerald (2011), human skill can be skill acquired and observable expertise in performing tasks. Knowledge is acquired information used in performing tasks. Competencies are skills that are more general or traits needed to perform tasks often in multiple jobs or roles. In views of the discrepancies in the definitions above the definition of human skill for this study is derived from Gerald (2011).

2.3.2 Ease of Use of Electronic Gadgets on Electronic Payment Adoption

Davis (1989) cited in Ogotielijah Sokobe, (2015) defined ease of use of technology as “the degree to which a person believes that using particular payment would be free of effort “. Lee (2009) defined perceived ease of use in business and fewer complexes to increase the like hood of its adoption. These definitions agree on the degree of free of effort. However, these ignore usage as constraints to the performers, which are useful ingredient of usage (Stuart, 2011).

From the above empirical review at international level most of studies were emphasized on countries with large number of electronic payment users and the commercial banks, which provide better alternative e-payment services in the context of their countries. In general, review of empirical studies shows that understanding the factors,

opportunities and challenges in e-payments are important for banking industries due to it would potentially help them in improving their strategic planning process.

3.0 RESEARCH DESIGN AND METHODOLOGIES

3.1 Description of the Study Area

The study area was on commercial banks of Ethiopia branches in Jigjiga town only. Totally, there are six CBE branches in the Town, where around five branches are found at the centre of the town, this shows that more of the different kinds of businesses are collected at the centre where majority of CBE branches found.

3.2. Research Design

A descriptive survey design was used because the study requires the collection of data that were descriptive in nature. A survey was conducted on all the six branches of Commercial Banks of Ethiopia in the Jigjiga. Structured questionnaires, interview and document analysis were provided to the bank staffs including managers and certain customers are the participants.

3.3. Target Population

The target population of the study would be the representative number of six branches staff (Employees), premium customers and the managers of six branches. The premium customers were the customers, which have an account with the deposit minimum balance/amount greater than one million local currencies, are considered as premium customer of the given branch.

3.4. Sampling Technique

The type of sample design employed for selecting individuals in this study was based on two criterions namely the representation and element selection technique

3.5. Sample Size

Total sample size is 181 where Six (6) managers, 73 staff (Employees) and 102 Premium Customers from each CBE branches formed the sample of the study. Because of different size of the population, which researcher would conduct from different representative background of population using convenience sampling and therefore all respondents (managers, bank staff and premium customers) would be covered in the study.

3.6 Method of Data Analysis

A multiple linear regression analysis was used to analyze the effect of electronic payment determinants on the performance.

4.0 RESULTS AND DISCUSSION

Regression for E-Payments Dimensions and their Performance in the Customers' Perspective

Multiple linear regressions was used to model the value of a dependent scale variable; in relation to one or more of the independent variable which shows to what extent the dependent variable is affected by the independent variables. The dependent variable (criterion) was e-payments performance while the independent variables (predictors) were the e-payments dimensions. The coefficient of determination (R Square) and regression coefficients (Beta coefficient) for the p-value for the significance of each relationship is analyzed with respect to the CBE's premium customers (annexed).

Table-1: Regression Analysis between e-payments Dimensions and their Performance Coefficients

Coefficients ^a									
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	.058	.411		.141	.888	-.762	.878		
Security	.038	.053	.063	.714	.478	-.068	.143	.700	1.429
Accessibility	.361	.107	.318	3.387	.001	.149	.573	.614	1.630
Reliability	.044	.054	.073	.817	.417	-.063	.151	.733	1.364
Responsiveness	.033	.053	.057	.616	.540	-.073	.139	.622	1.608
Convenience	.257	.115	.211	2.246	.028	.029	.485	.610	1.638
Easiness	.173	.073	.232	2.370	.020	.028	.319	.561	1.781
Customization	.235	.096	.208	2.440	.017	.043	.427	.743	1.346
Support Service	-.045	.063	-.071	-.713	.478	-.172	.081	.551	1.816

Note: a. Dependent Variable: EPP

F=13.899, Sig. =.000. Adjusted R Square=.557

Sources: Authors Compilation

The overall Multiple Regression models of the performance with e-payments.

Dimensions will be: $y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n + e$

$Y = 0.058 + 0.038\text{Sec} + 0.361\text{Acce} + .044\text{Rel} + .033\text{Resp} + .257\text{Conv} + .173\text{Eas} + .235\text{Cus} - 0.045\text{SupSer} + .411$

Where:

Y = Overall Performance, Resp = Responsiveness, Conv. = Convenience, Eas = Easiness, Sec = Security, Rel = Reliability, Acce = Accessibility, Cus = Customization, Supser = Support Service, E = Error Term

The total performance is an aggregation of the eight dimensions. The result shows that the generic technology based e-payments dimensions explain about 55.7% of the variance in the overall performance. In addition, the result reveals that there is positive and significance ($p < 0.05$, $F = 13.899$) relationship between the technology based e-payments dimensions and the performance. This shows that the E-service quality dimensions are significant to the CBE E-banking performance.

As illustrated in table ---- the E-Service Quality dimensions separately have different significant level. For instance there is a positive and significant ($p < 0.05$, Beta value = **.318**) relationship between Accessibility and e-payment services performance. Accordingly, among the eight dimensions Accessibility is the strongest predictor of the e-payments performance and has positive and significant impact on the performance of e-payments.

Easiness ($p < 0.05$, Beta value = **.232**) has also positive relation with e-payment services performance which the more the bank's technology is being accessible or customized beyond regular support of others is so suitable than interacting with employees, has the significant effect on e-payment services performance.

In addition, Convenience is in a position to predict the dependent variable, e-payment services performance ($p < 0.05$, Beta value = **.211**). The interpretation is that the more the technology is reliable the more the positive and significant impact on the e-payment services performance.

Customization has positive and significant relationship ($p < 0.05$, Beta value = **.208**) which is the third strongest dimension that predicts e-payment services performance. The result reveals that the faster the bank resolves the

complaints quickly, offering fair compensation for its mistakes and kept confidentiality of personal information, has positive and significant impact on e-payment services performance.

On the other hand, according to table --- the remaining four dimensions namely security with (Beta value = .063), responsiveness with (Beta value = .057), reliability (Beta value = .070) and support service with (Beta value = -.071) have no statistically significant ($p > 0.05$) relationship with e-payment services performance.

5.0 CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Accordingly, factors pertaining to convenience, security, easiness, customization, responsiveness, accessibility, support service and reliability were a central constructs of the study as they have an influence on the performance level of E-payments. Furthermore, the study supplemented with structured interview questions from the banks employees to balance the study by gaining data from both sides.

Thus from the results it can be concluded that the effect of e-service quality dimensions have significant and positive effect on the performance level of e-payments. Furthermore, it can be concluded that as the result is positive the application of CBE e-banking has a bright future in the Ethiopian banking industry. Yet CBE has to work hard to exceed and go beyond the expectations of customers in such a way that it can retain its customers and develop long lasting relationship and attract more potentials customers and thereby reduce the switching cost and takes the lead from the vigorous privately owned banks.

5.2 Recommendations

The study reveals that as the major determinants are given emphasis and quality of services being delivered to consumers is enhanced, customer satisfaction and resulting performance of techno-based banking (e-banking) will be increased and willingness of customers toward electronic payments is increased. Thus, the following recommendations are forwarded:

- Enhancing E-banking service facilities (from connection problem up to immediate solution) in such a better way that to speed up the machines to save the customer time and enable customers transact banking service at ease.
- In confirming confidentiality and making the Machine stations area secure enough especially during nighttime to increase safety of customers.
- Customization should be made through promoting and fostering the culture of techno-based banking services usage, informing, and encouraging customers to use the service, which is delivered via the technology.
- Increasing **features** and improving the facilities of the technology based banking service in such a way that customers can receive a wider range of financial services. Specifically providing simple, differentiated customer-focus services based on changing and growing customer behaviour and preferences.
- Improving the customer experience in using the technology based services and facilitating awareness creation ventures in such a way that customers may learn and get aquatinted with the technology and the use of techno- based banking will be availed by the general public to have cashless society.

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Editor-In-Chief

Pezzottaite Journals

Saraswati Lane, Near Modern Dewan Beverages, Jammu Tawi – 180002,
Jammu and Kashmir, India.

(Mobile): +91-09419216270

editorinchief@pezzottaitejournals.net

contactus@pezzottaitejournals.net