Determinants of Intention to Uptake Agent Banking Service: A Case of CBE – BIRR agents in Jimma area

A thesis Submitted to the School of Graduate Studies of Jimma University

College of Business and Economics

In Partial Fulfillment of the Award of the Degree Of Masters Science In Banking And Finance (Msc)

By
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JIMMA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

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JULY, 2020
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Under the Guidance of

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And

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Declaration

I hereby declare that this thesis entitled "Determinants of Intention to Uptake Agent Banking Service: A Case of CBE – BIRR agents' at Jimma area" has been carried out by me under the guidance and supervision of Tadele Mengesha (Associate Professor) and Melat Bishaw(MSc) all sources of materials used for this research have been fully acknowledged.

The thesis is original and has not been submitted for the award of degree or diploma any university or institution.

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CERTIFICATE

This is to certify that the thesis entitles "Determinants of Intention to Uptake Agent Banking a case of CBE Birr Jimma area " submitted to Jimma University for the award of the Degree of Masters of Banking and Finance (MSc) and is a record of Valuable research work carried out by Mr. Taye Desalegn, under our guidance and supervision

Therefore we hereby declare that no part of this thesis has been submitted to any other university or institutions for the award of any degree of diploma

Main advisor's Name	*Date*	*Signature*
Tadele Mengesha	_____	_____
Co Advisor's Name	*Date*	*Signature*
Melat Bishaw	_____	_____

Jimma University School of Graduate Studies

STATEMENT OF CERTIFICATION

This is to certifay that the thesis prepared by Taye Desalegn entitled Determinants of Intention to Uptake agent banking a case of CBE Birr Jimma area in partial fulfillments for the degree of Master of Science in Banking and Finance complies with the regulation of the University and complies the accepted standards with originality and quality.

Signed by the Examining Committee:

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Examiner: _____ Signature_____ Date _____

Main-Advisor: _____ Signature _____ Date_____

Coo-Advisor: _____ Signature_____ Date _____

Chairperson: _____ Signature_____ Date _____

Abstracts

This study will investigate the Determinants of Intention to Uptake Agent Banking Service a case of CBE – BIRR agents' at Jimma area The study sought to explain the impact of perceived risk, perceived ease of use, perceived usefulness and business location of an agent. In order to achieve the stated objective, the researcher adopted both quantitative and qualitative of research approach were used. The study used primary data collected by using questionnaires from selected Agents. The data collected was analyzed using descriptive and exploratory statistics and regression analysis. A researcher developed a framework based on the Technology Acceptance Model with some modification.

The findings show that perceived risks has a negative effect on intention to Intention to Uptake agent banking in Ethiopia. This shows that there have to be further awareness about risk (system security, trust on agent, so on) of the system to be confident. The study revealed that perceived ease of use, Perceived usefulness, and Location of the agent's business area were recognized as it positively influences the intention of uptake agent of banking service. The study recommends the bank should expand its agent banking Service to unbanked area and creates awareness to its potential customers.

Keywords: *Agent Banking, CBE-BIRR, perceived risk, perceived ease of use, perceived usefulness and business location of an agent*

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CBB	Central Bank of Brazil
CBE	Commercial Bank of Ethiopia
CBK	Central Bank of Kenya
CDD	Customer due diligence
CGAP	Consultative Group to Assist the Poor
GDP	Gross Domestic Product
ICT	Information Communication Technology
ITU	International Telecommunication Union
KES	Kenyan Shilling
KYC	Know Your Customer
MNO	Mobile Network Operator
M-PESA	Mobile Money in Swahili
NBE	National Bank of Ethiopia
POS	Point of sales
SPSS	Statistical Package for Social Studies
TAM	Technological Acceptance Model
UN	United Nation

CHAPTER ONE

1 INTRODUCTION

1.1. Background of the study

Banks are the most important financial intermediaries in every country's economy. In the banking, industry commercial banks are accepting deposits, lending money, purchase and sale of foreign exchange, investment of funds, safe custody of valuables, issue travelers check, issue letter of credit, transferring money locally or globally, and working as paying agent. Now a day's some of those activities are provided by agent banking service.

Agent banking service is started in Australia where post offices were used as bank agents. In France, corner stores were being used as agents; Brazil used lottery outlets as agents to offer financial services. In Africa agency banking started in Nigeria and South Africa where mobile financial services were used. In Kenya agency banking started from mobile financial services such as KCB mtaani, Equity agents, and Pesa pap (Irungu, 2010).

A banking agent is a retail or postal outlet contracted by a financial institution or a mobile network operator to process client's transactions. Rather than a branch teller, it is the owner or an employee of the retail outlet who conducts the transaction and lets clients deposit, withdraw, and transfer funds, pay their bills, inquire about an account balance, or receive government benefits or a direct deposit from their employer (Chiteli, 2013).

According to CGAP (2010) Branchless banking is defined as the delivery of financial services outside conventional bank branches, often using agents and relying on information and communications technologies to transmit transaction details typically mobile phones or card-reading point-of-sale (POS) terminals.

The National bank of Ethiopia mobile and agent banking directive FIS/01/2012 define Agent banking as the conduct of banking business on behalf of a financial institution through an agent using various service delivery channel. Under this directive, agents can offer several banking services, including cash deposits and withdrawals, fund transfers, bill payments, payment of benefits and salaries, and collection of account and loan applications (NBE, 2015).

The adoption of agent banking services in emerging economies is particularly important because increased financial access can have a positive impact on long term economic growth through reducing poverty and income inequality (Levine, 2005). Ethiopian population has reached more than ninety-eight million and 80.5% of them live in rural areas with a poor level of infrastructure (UN, 2016) and according to NBE2018/2019 report, financial institutions distributed unfairly across the country (most of the bank branches are located in Addis Ababa (34.1%) and other cities) but in Ethiopia, there are 44.5 million mobile subscribers, and 23.8 million data and internet subscribers ethio telecom (2020).

Agent banking services are provided by authorized banking agents. These agent points are much smaller than bank branches and are equipped with point of sales (POS) devices, mobile phones, barcode scanners, computers, and biometric devices. By reducing the overhead required to set up a bank branch and through its use of technology, agent banking allows financial institutions to reach underserved segments of the population, particularly in rural and remote areas, in a more cost-effective way (Rahman and Woodard, 2016).

So to extract this advantage and to play a key role in the development of the country by mobilizing money and by increase living standard, agent banking service comes up as a remedial solution since it allows offering financial service outside the traditional bank premises to directly make a cash transfer to beneficiaries through their mobile, deposit and withdraw cash from agents, buy airtime directly without scratching mobile cards and pay for goods and services. However, despite the importance of Agent banking through Mobile money service, closer observation shows that there are still slow adaptation, the problem of frequent network failure and inadequate awareness of available on the services (Balanchandler, 2010).

Brazil, Kenya, and Peru are the global leaders in agent banking services. In Brazil in 2008, agents transacted 75% of the volume (1.6 billion transactions) and 70% of the value (a total of US$105 billion) of total bill payments; In Peru, agents carry out approximately 3.8 million transactions per month (45 million transactions in the year); In Kenya, MNOs' combined total transactions through mobile payments amounted to Ksh 2.45 billion (US$24 million) per day or Ksh 76 billion (US$75 million) per month (Oxford policy management October 2011)

In developing countries, to promote further Mobile money service, a better understanding of the challenges and opportunities that impact Mobile money service is critical (Zhao et al. 2008). This is true in Ethiopia, where there are a large number of the population are unbanked .this reflected on the bank branch to population ratio stood at 1:20,286.5 people in 2017/18(NBE, 2018).

In Ethiopia, agent banking service has got its formal legal framework in 2012 by the directive FIS/01/2012. Upon this directive, different banks started the service. Among this United Bank S.C is one of the pioneers in offering agent banking Services in Ethiopia. United Bank started the business on March 1, 2014. Its agent baking service, named Hibir Agent Banking, has been rolling ever since. At the end of June 2019, the number of registered agents providing Hibir Agent Banking service reached 428. The number of active wallet accounts has reached 11,666 and a total of 18,698 transactions with an aggregate value of Birr 921,219 were carried out through agent banking in the fiscal year 2018/19.

Anbesa-Hello cash Agent Banking Service obtained its mobile and agent banking license in July 2015. By the end of June 2019, the total number of agents and the number of agent banking customers has reached 1,756 and 202,834, respectively. Total transaction value of Birr 316 million was undertaken through agent banking service. Hence the main features of the product are no or minimal physical presence, cashless exchange, time-saving, and digitally accessible. Currently, Anbesa Hello cash customers can transfer money, pay bills, pay for Selam Bus travel tickets, top-up their or others' mobile and even pay for air tickets of Ethiopian Airlines, pay for film tickets at Edna-mall cinema and make online shopping. Likewise, the Bank has also worked with World Food Program (WFP) by enabling the organization to use the Anbesa hello cash portal system to pay money to their beneficiaries for the program called “Value fresh food Program”.(Lion International Bank 2018/19)

Like Hibir and Hello Cash, M-Birr, agent banking service provider, works with five different microfinance institutions, including Oromia Saving & Credit and Addis Saving & Credit. M-Birr, through its more 1,547 agents, is a key player in the agent banking. By 2015, it facilitated 273,620 transactions and has served almost 50,000 account holders.

Commercial bank of Ethiopia agent banking service (CBE Birr) introduced in 2017 to provide cash transfer to beneficiaries through their mobile, deposit and withdraw cash from agents, buy

airtime directly without scratching mobile cards and pay for goods and services. In fiscal year 2017/2018, there are 3211 CBE birr agents in the country and 800 active agents in Jimma district (CBE, 2020).

On the other hand, there are problems related to the agent banking service such as less awareness of the community, cash dependency of society, less initiation of customers to use CBE Birr, lack of customers' trust in agents. Therefore, the service should be studied to improve the quality of agent banking effectively and efficiently. Hence, this study is intended to assess the opportunities and challenges and of Agent banking to come with possible solutions and policy recommendations for the stakeholders and banks' management.

Various research studies have been conducted on agent banking services in a different part of the world like Mwangi (2012) Uptake agent banking service by customers in Kenya, Atandi (2013) Challenges of agent banking experiences in Kenya and Amit (2018) Prospects and Challenges of Agent Banking in Bangladesh. But all of them are focused on factors that affect agent banking business, financial inclusion, Security, and Liquidity issues. In Ethiopia, there are some studies and most of them are focused on the adoption of Agent banking and they are not seen from the agent perspectives. They are seen from bank or customers perspectives only. So this study will fill the gap that missed by other researchers.

The findings of this research also have practical importance through providing significant insight for policymakers at regulatory bodies. As the study identifies specific opportunities and challenges from different perspectives (banks, agents, and customers), it is intended to pave the way for various stakeholders to develop an appropriate strategy on improving the challenges and exploiting the opportunities entailed to the business.

1.2. Statement of the problem

Agent banking has a crucial role in Cost saving and accessibility of financial services to unbanked society and the financial institution too. As the NBE report (2018/19) Ethiopians dispersed across 1.2 million square kilometers of land, 80 percent of which are living in rural areas. Financial institutions have not been able to reach a majority of those people as bank branch to population ratio stood at 1:18,308.6 people at the end of 2018/19. With the same period out of total branches in the country, about 34.10 percent were located in the capital city

Addis Ababa. On the other hand, only 35% of adults have an account and 26% of adults save at financial institutions (NBE, 2018).

This shows that still, the accessibility of the banks to the population is at a low position especially outside the capital city and rural area of the country. One of the main obstacles for this is the cost incurred by banks in servicing low-value accounts and extending physical infrastructure to remote rural areas and the cost (in money and time) incurred by costumers in remote areas to reach bank branches. Agent banking can reduce such costs by bringing financial services to the shop next door. Agent banking also minimizes customer's long queue in towns, has its own contribution in the mobilization of a small deposit, proved finance access to unbanked, and makes payment of bill simple so that the payment is made through mobile or POS.

Agent-banking is an arrangement by which licensed institutions engage third parties to offer certain banking services on their behalf. Agency banking is branchless banking based on ICT that allows financial institutions to offer financial services outside the traditional bank premises (Mas and Siedek, 2008). This ICT infrastructure and technology in the developing world mobile technology has grown throughout faster than any other technology in history in the last few decades. As per ITU, (2017) report shows, two years ago mobile phone subscribers account 5.9 billion, the global penetration reaches an overwhelming 94% in general and 79% in the developing world. With that growth comes an equally impressive surge of messaging services, providing not just a broadly used means of personal communications, but also several valuable information services, from finance service up to agricultural data, report reminders. The latest phenomenon initiated by mobile technology is mobile money. Mobile money, which is a subset of electronic money, refers to financial services and transactions made on a mobile phone. It is not always the case that these services are tied directly to a personal bank account. Services offered on the mobile money platform is providing money transfer services to millions of previously under-served people in the developing world, allowing them to safely send money and pay bills for the first time without having to rely exclusively on cash (Mas and Siedek, 2008). There are significant benefits to be gained by the use of mobile technology by financial services providers' i.e. agents, especially in rural and nonbank areas, in the form of cost savings, efficiency, fraud and error reduction, foster flexibility, client security and convenience (Admassu and Asayehg, 2014).

The practice of this mobile money has expanded one decade ago, particularly in the East Africa region, in Kenya, where mobile network operator Safaricom launched M-PESA in 2007. Less than five years after launch, there are approximately 16 million users of mobile money in Kenya, conducting over 2 million transactions every day. M-PESA is not only being used for standard money transfers and airtime purchase, but also to pay salaries, utility, and other bills, and to buy goods and services at both online and physical merchants. Today, Kenya, where the M-PESA mobile money transfer has been successful stands as a world leader in the provision of mobile money services with about 19.5 million service users and an annual transaction volume of about KES 672.3 billion (US$ 8 billion) or 24 percent of Kenyan Gross Domestic Product (GDP) (CCK Report, 2012).

While we come to Ethiopia, under NBE directive number FIS/01/2012 -CBE-BIRR is an agent banking service introduced by the Commercial Bank of Ethiopia. It was in the testing phase from June 2017 to December 2017 and became live on December 12, 2017. Like other agent banking service providers, CBE-BIRR customers can transfer money to subscribed or unsubscribed users, deposit and withdraw cash from agents, buy airtime directly without scratching mobile cards, pay for goods and services.

Commercial Bank of Ethiopia has more than **1,500** branches in Ethiopia and CBE-BIRR is taking advantage of this huge number of networked branches to recruit new agents and customers. Now a day, commercial banks of Ethiopia had 3,211 CBE-BIRR agents, 589,071 CBE-BIRR customers, and mobilized 2.5 million birr (CBE, 2018 Report). Despite, the number of stakeholders who are participating in the agent business increasing, but the Factors determine the Intention to Uptake agent banking service is not examined in Jimma district.

Previous studies mainly indicate challenges faced in providing the agency banking are poor internet and mobile network connectivity, lack of skilled man power, absence of suitable legal and regulatory framework are challenges to provide and enhance the service. Moreover, the cost that involved in servicing low-value accounts, availing physical infrastructure to remote rural areas and cost (in money and time) incurred by customers in remote areas to reach bank branches are among the major concerns (Ndungu, 2014).

In different parts of the world researches have been conducted on agent banking service and some of them are on challenges and prospects of agency banking, adoption of agent banking and

contribution of agency banking on bank performance. For instance according to Cupola (2003) ICT infrastructure is a most essential factor that supports the adoption of electronic banking, Mwangi (2011) on evaluating the role of agency banking on the performance of commercial banks in Kenya, Sathye (1999) internet access as one of the factors affecting the adoption of Internet Banking, Anderson (2007), people remain unbanked in the U.S due to reasons which include lack of understanding about the banking system and one of the most accepted solution to this problem is the shift from the branch based banking system to the adoption of the branchless banking system and Chong (2008) also depicted that, the rapid growth of agency banking is reducing the cost and expanding the availability of such service to those in developing countries who lack access to financial services.

There are also few researches have been done in Ethiopia on E banking and agency banking services. Among those, Gardachew (2010), Wondwossen and Tsegai (2005) a research done on the opportunities and challenges of E-banking in Ethiopia, Ayana (2014) on factors affect adoption of E-banking in Ethiopian banking industry, Elfagid (2015) Challenges and prospects of mobile and agency banking in Ethiopia and Afework (2015) assessment of agency banking innovation in Ethiopia, barriers and drivers.

In Ethiopian commercial banks stay more on traditional branch based banking system instead of branchless banking and as a result of that spending a lot of money for branch expansion and to cover other administrative costs.

Despite, there are different researches done in different institutions and economies on the adoption, challenges, opportunities, and factors that affect agent banking business in other economy and Ethiopia. However, any of the studies didn't include information from CBE-BIRR agents specific to Jimma district as far as the researcher's knowledge concerned. Besides, the service is launched recently by CBE (it is only around two years in practice). Hence, it is necessary to investigate Factors determine the Intention to Uptake agent banking service based on the context of Jimma, was there a different socio-economic difference with other foreign country and infrastructure development disparity with the domestic main capital city of the country. Therefore, so this research tries to close those mentioned gaps.

1.3. Objective of the study

1.3.1. General Objective

The general objective of this study is to examine determinants of the Intention to Uptake agent banking service by taking CBE Birr agents located in Jimma town and surroundings as a case study.

1.3.2. Specific Objectives

The specific objectives of this study are:

- To examine the effect of perceived risk on Intention to Uptake agent banking.
- To determine the effect of perceived ease of use on Intention to Uptake agent banking.
- To evaluate the effects of perceived usefulness on Intention to Uptake agent banking
- To assess the effect of the location of an agent on Intention to Uptake agent banking

1.4. Hypothesis of the study

In light of the objectives articulated above, the following hypotheses were investigated:

Hypothesis 1

H01: **Perceived Risk** has no significant effect on Intention to Uptake agent banking.

Hypothesis 2

Ho2: **Perceived Ease of Use** has no significant effect on the Intention to Uptake agent banking.

Hypothesis 3

Ho3: **Perceived Usefulness** has no significant effect on the Intention to Uptake agent banking.

Hypothesis 4

Ho4: The location of an Agent has no significant effect on the Intention to Uptake agent banking.

1.5. Scope and Limitation of the study

This study will assess the determinants of the Intention to Uptake the Agent Banking Service provided by the commercial bank of Ethiopia (CBE Birr) a case of Jimma town.

Regarding the limitation of the study, there is a time constraint to include all CBE branches at jimma district under the study. The pandemic disease COVD 19 also makes collection of data difficult to move from one place to the other. In addition to the above limitation this study is focused only four independent variables but there would be other variables that will affect Intention to Uptake agent banking.

1.6. Significance of the study

Agent banking service plays a key role in financial inclusion and accesses to a financial institution to unbanked society. It also one of the competitive, deposit mobilizing, and service excellence ways for banks. So studying in this area can have an important role in financial inclusion, financial accesses and also assists CBE and other banks in decision making regarding the service and also gives information for new entrants. Additionally, this study will have a contribution to the existing knowledge in the area of Agent banking services.

CHAPTER TWO

2 REVIEW OF RELATED LITERATURE

2.1. CONCEPT OF AGENT BANKING

Agent banking service is a retail or postal outlet contracted by a financial institution or mobile network operator to process client's transactions rather than a branch teller. It is the owner or an employee of the retail outlet who conducts the transaction and lets its client deposit, withdraw and transfer funds, pay their bills, inquire about an account balance, or receive government benefits or a direct deposit from their employer. Banking agents can be pharmacies, supermarkets, conveniences stores, lottery outlets, post offices, etc. (Ivatury & Layman, 2006)

Agent banking means the provision of banking services by a third party agent to customers on behalf of licensed, prudently regulated financial institutions, such as a bank or other deposit-taking institution.

As stated in the NBE's Agent and Mobile banking directive no. FIS /01/2012 agent banking means the conduct of the banking business on behalf of a financial institution through an agent using various service delivery channels. An agent is any person engaged in a valid and lawful business or commercial activity within Ethiopia and has been contracted by a financial institution to provide the services of the financial institution on its behalf (NBE)

With agent banking service an agent can perform customer due diligence and "Know Your Customer (KYC)" requirement of natural persons and make a registration**;** open mobile account of natural persons**;** perform cash in and cash out services**;** transfer funds between different parties**;** perform various payment services**. (NBE)**

2.2. Models of Agent Banking

There are three widely practiced models to conduct the Agent Banking business. These are the **bank-based model or** Bank-Led Model, the **nonbank-based model, or** Telco-Led (The Mobile Network Operator (MNO)-led Model) and the Mixed Model. (Oxford policy management institute)

The Bank based model is the one in which Banks are granted vested right to run the Mobile and Agent Banking business by the National Bank. The Regulation of Mobile and Agent Banking Services Directive No.FIS/01/2012 issued by the National Bank of Ethiopia (NBE) clearly stated that Ethiopia has adopted the Bank Led Model. Accordingly, only financial institutions are allowed to provide the service in Ethiopia with prudent supervision by the National Bank of Ethiopia. (NBE)

The other Model is the non-**bank-based model** which is implemented by most successful countries in Mobile and Agent Banking businesses like Kenya's M PESA. However, the issue of fund protection is one of the most challenging in the non-bank led model: Non-bank issuers are taking funds from the public, mobile network operators/MNOs are not regulated by a central bank, and what if the mobile banking provider goes bankrupt, to who claim presented.

Unlike the Bank-Led model, the loosely established mechanisms to protect users' funds make the risk of the Telco-Led model higher than the Bank-Led Model (Laurent, 2011).

2.3. Benefits of Agent Banking

In many developing countries, banks have expanded their network through trusted local "agents" or "correspondents" to offer their services. For instance, whereas previously many banks focused on traditional banking, agents in several countries are now authorized to offer many of the traditional products offered by banks. Banks have, therefore, moved up the ladder of product range to offer more sophisticated banking products such as bank supported insurance and asset financing products.

Cost of Banking

Agency banking represents a significant opportunity to reduce transaction costs such as travel for clients by bringing financial services to hard-to-reach and geographically dispersed areas. This is especially true in Africa where some areas are sparsely populated leaving long distances between the customer and the bank. Moreover, in these areas, overall literacy levels are fairly low. Also, banks and other financial institutions often do not have sufficient incentive or capacity to establish formal branches in these areas. Obviously, the set-up of agent banks is less costly and more flexible than for traditional bank branches since it reduces the need to invest in staff and physical infrastructure. These views are supported by Kithaka (2001) and Kasekende (2008) among other researchers.

Enhanced Accessibility to Banking Services

According to Berger (1998), agent banks offer similar services as a real bank. This ranges from cash deposits and withdrawals, disbursement and repayment of loans, payment of salaries, pension, transfer of funds, and issuance of mini-bank statements, among others. Berger further argues that the agent also facilitates new account opening, credit, and debit card application, cheque book request, hence eliminating the need for the commercial bank to have branches all over. This is being replicated across the country, especially in rural areas.

Wider Market Coverage and Customer Loyalty

According to Christopher (2002), the process of loyalty-building can be seen in the form of a ladder in which the customer has to be converted into a client then into a supporter, an advocate, and ultimately to a partner. Finding loyal entrepreneurs requires targeting those segments to which the bank can deliver superior value. The economic benefits of customer loyalty often explain why one bank is more profitable than its competitors. Therefore, building a highly loyal customer base cannot be done as an add-on; it must be integral to a bank's basic business strategy. The agency banking model has played this role in a great way.

According to Cohen (2002) the ongoing global expansion of a high-tech telecommunications infrastructure, coupled with the increased availability of advanced information technology services, is having an impact on almost every emerging industry. Emerging industries are newly formed or reformed industries that have been created by technological innovations, shifts in relative cost relationships, the emergence of new consumer needs, or other economic and sociological changes that evaluate a new product or service to the level of a potentially viable business opportunity. The agency banking model is expected to continue playing a catalytic role in expanding the reach of banks within a rapidly changing technological environment.

2.4. Challenges of agent banking

Upfront Capital

Agents require a capital because they need to have enough cash on hand and electronic float for customers to withdraw and deposit on demand. Other costs also require an upfront investment, though in much smaller amounts. Asking agents to accumulate up-front capital creates a barrier to market entry. Simply marshaling a very large sum of money may be difficult. Merchants with existing businesses may find that the amount of money required is too large to draw from the

earnings or stock they already have, and borrowing such a large amount, either from informal or formal sources, may be challenging. Working capital requirements can also affect the quality of service for customers and on-going costs for agents. While providers prefer agents to hold amounts that enable them to successfully serve even very large deposits and withdrawals, agents make a different calculation, choosing to hold a smaller amount and turn away the infrequent large transaction or ask the customer to break it into several smaller transactions across several days (Flaming *et al*, 2011).

Liquidity Management

The business of branchless banking relies on liquidity management—having cash where and when customers ask for it. Liquidity management has two components: (1) accumulating adequate e-float and cash and (2) rebalancing the two, which typically requires agents or their designees to physically transport cash. The fewer money agents have available to settle branchless banking transactions, the more frequently they will need to rotate those monies, yielding more rebalancing trips. Agents that seek to minimize the number of trips they make by carrying large cash and e-float balances incur a higher cost of capital. Liquidity management is the greatest expense for many agents, particularly small stores in rural areas. These are likely to see mostly cash-out transactions, have capital limitations, and operate far from rebalancing points. Liquidity costs can make the agent business unattractive or even unprofitable (Flaming *et al*, 2011).

Rigid Staff and Space Costs

If liquidity management costs tend to matter more to smaller rural agents than larger agents, staff, and location expenses hit larger agents harder than smaller ones. Higher transaction volumes eventually require more staff and space dedicated to handling the branchless banking business. This creates a rigid cost ―floor‖ that leaves agents with a lot less flexibility on how many transactions are needed for the agency business to be attractive (Flaming *et al*, 2011).

Security Risks

Crime follows the money. As a branchless banking service grows, agents attract increasing interest from criminals. One aggregator for M-PESA reports that 10 percent of agents were robbed in 2009.14 In Brazil, 93 percent of agents interviewed by CGAP report that being an agent increases the risk of being robbed, and 25 percent say they have been robbed at least once

during the past three years. The amount of upfront capital an agent requires to begin operating can be increased by the cost of security improvements. But the expense from actually being robbed is much more substantial (Flaming *et al*, 2011).

System interruptions (*Mobile Network)*

Since agent banking service is delivered through mobile phone, availability, and Quality of mobile network is one of the challenges which impact the Agent Banking business. Interruption in services of Telecommunications due to the technical or non-technical issue and non-availability of any parallel system or alternative may disrupt service availability. Similarly, congestion in the network may become a bottleneck in providing Quality of Service to Agent Banking users.

Complaint resolution

Banks and their agents have to contend with customers complaints in cases such as a customer being debited with cash he did not receive because of incomplete withdrawal transactions, an urgent deposit _hangs_ somewhere else other than the beneficiary account due to system failure, where the agent has erroneously entered the wrong account number or bill account. This could mean a stranded commuter, a son or daughter somewhere being sent home for non-remitted school fees, a punitive disconnected of utility supply. How such complaints or errors are handled could mean retention or loss of the customer for good (Charles and Dr. Agnes, 2014). Bindra, (2007) states that a satisfied customer will tell one other customer about the experience but a dissatisfied customer will tell a crowd.

Effect on Agent's Other Line of Business

In most branchless banking operations, most agents have an existing business that continues to be important to the agent's total income. How the branchless banking business affects it is important. Merchants may also lose money because of agent activity. Customers could crowd a small shop and literally squeeze out people trying to access the pre-existing business, or at least distract the owner enough so that some transactions are lost. The large amounts of cash handled by agents may make them a more attractive target for robbery. It is also important to recognize that some agents may have motivations beyond direct or indirect profit (Flaming *et al*, 2011).

Adequate Revenue at Start-up

The provider in an agent-based financial service channel is likely to launch the initiative with sufficient capital to fund losses until the cash flow turns positive, a process that could take several years. Other companies in the supply chain may be able to do the same. But agents typically have limited resources to endure a prolonged period of unprofitable activity. Providers need to think carefully about how to provide sufficient remuneration to agents during the start-up phase. Some providers have opted to create a separate cadre of customer sign-up promoters to accelerate customer growth. The results have been mixed. This approach may be necessary where merchants are too distracted by their main business to promote the product aggressively in their stores or do not have the budget for extensive marketing (Flaming *et al*, 2011).

Major Costs Related to Growth

Most new agents can begin their agent business part-time using their existing premises and dedicating most of their time to their existing businesses. However, as the agent business grows, agents incur additional expenses. Some of these expenses, such as transport costs for rebalancing, are directly proportional to the volume of business and can rise and fall as volumes rise and fall. Other expenses are substantial one-off costs that can jeopardize agent profits (Flaming *et al*, 2011).

Fragmenting Demand across Too Many Agents

The ratio of customers to agents is a key driver of agent network revenue. This ratio is almost always low at startup. The service provider needs to establish enough agents to make the service attractive to customers, and then recruit customers fast enough to convince agents that their business will be profitable soon. But the ratio can deteriorate even after it reaches an optimum point (Flaming, *et al*, 2011).

Cost of Banking

Dorine and Dr. Fred, 2013 stated that Agency banking represents a significant opportunity to reduce transaction costs such as travel for clients by bringing financial services to hard-to-reach and geographically dispersed areas. This is especially true in Africa where some areas are sparsely populated leaving long distances between the customer and the bank. Moreover, in these areas, overall literacy levels are fairly low. Also, banks and other financial institutions often do not have sufficient incentive or capacity to establish formal branches in these areas. Obviously,

the set-up of agent banks is less costly and more flexible than for traditional bank branches since it reduces the need to invest in staff and physical infrastructure. In countries where agency models have been successfully implemented, regulators and supervisors have tried to address the potential risks of using a large number of agents to deliver financial services by adopting risk-based approaches to supervision where agents are supervised indirectly and banks must assume full responsibility for their agents (Dorine, and Dr. Fred 2013). Kasekende (2008) argues that regulation enabling agent banking allows for sufficient business incentives for both agents and financial institutions to increase outreach by delivering financial services through a network of agents. Many of these initiatives not only enhance the value of the model but they reduce the overall cost of banking for the low-end bank client.

Customer service

Customer service has been defined as customers' overall impressions of the organization's services in terms of relative superiority or inferiority (Bindra, 2007). Further, service quality is considered to not only meet but to exceed customer expectations and should include a continuous improvement process (Walker & Cheung, 1998). Service quality arises from a comparison of the difference between service expectations developed before an encounter with banks and the performance perceptions gained from the service delivery based on the service quality dimensions (Bindra, 2007). Berry et al. (1985) and Zeithaml and Bitner (1996) indicated that service quality consisted of five dimensions as Follows; Tangibles: the appearance of physical facilities, equipment, personnel, and written materials. Reliability: the ability to perform the promised service dependably and accurately. Responsiveness: willingness to help customers and provide prompt service.

Convenience

Proximity: Assessed whether the distance covered to access bank services and the associated time and cost of transport are real incentives to alter the customer decide whether to visit the bank or the agent. According to (Kithuka, 2010) distance does not influence the frequency of customer transactions. This cannot be interpreted to mean proximity has zero effect on agency adoption. ―Customers will not knowingly incur more in terms of time and financial cost to do a bank transaction at the bank unless it is not available at the agent (CBK Governor, 2011) _Lower transaction costs were incurred since client/ entrepreneurs would visit agency any time without incurring any additional cost like transport cost to bank their cash. Agencies are more accessible

for illiterates and the very poor who might feel intimidated in branches with a low amount of money they would wish to withdraw and deposit. Though most people are not aware of these costs, to some extent they do influence the customer decided to use agency banking or not to use agency banking hence influences the performance and growth of agency banking (Ombutura & Mugambi, 2013).

Commission

The key measure of performance at the agency is the commissions earned at the end of the month. The research has however realized the agents will be more at ease discussing the number of transactions than they would on the commissions earned. This is because first, nobody wants to discuss their earnings especially if they are too high or too low and second the agent has to calculate or rely on memories since the cumulative commissions are paid once in a month. However, a number of transactions per day can easily be obtained with ease from the agent records. Commissions earned are a factor of the number of transactions done in a given period. If an agent remains closed for a day for various reasons then the agent earns zero on such a day. The independent variable under investigation are likely to influence the agent performance as follows: customer service – when the customer is satisfied they gain confidence in the agent and because of customer retention and growth the agent is expected to grow the number of customers who are attached to the agent and thus an increase in transaction numbers which will then translate to commissioned earned (Dorine and Dr. Fred 2013)

Disadvantages of Agent Banking

Agency banking is not without its fair share of challenges. Mwangi and Mwangi (2014) reports that the level of liquidity that bank agents maintain influence the use of agency banks. Agents do not always maintain enough cash demanded by customers and this discourages repeat business. They also highlight that lack of security, malfunctioning equipment and errors also discourage the Intention to Uptake agent banking. Atandi (2013) shows that network problems also deter the use of agent banks by customers as they sometimes suffer from connectivity problems. As already mentioned before agents are already existing businesses with a different line of business from the banking services that they are required to offer. This possess a challenge because agents may not always prioritise agent banking transactions. Preference will most likely be given to their existing business transactions. This validates the agency theory by (Jensen and Meckling, 1976).

This situation may frustrate agent banking customers and some may stop use these facilities altogether. Another challenge emanates from the fact that agent bank operators are not employees of the financial institution. This means the corporate culture of the financial institution may ordinarily not be ingrained in them. Many banks due to excessive competition in their industry are concerned about customer services and experience. They endeavor to give positive customer experiences to their customers. On the other hand the retailers engaged to offer agent banking services may not value customer experiences. This may result in them being rude or harsh to customers, discouraging customers from using the facilities.

Agent Banking Risks

The use of agents by banks exposes banks to various risks which can be operational, technological, legal and reputational risks (Lauer, Dias and Tarazi, 2011). All these challenges emanate from the lack of capacity, poor training and the lack of necessary tools and systems. The use of a non-bank employee to effect transactions on behalf of the bank poses operational risks such as agent fraud and theft. The agent may also charge customers unauthorized fees or offer abusive services to customer such as requiring customers to purchase certain goods and services to obtain other services. The other operational risks include the loss of customer assets and records, data entry errors, poor cash management by the agent resulting in the agent not being able to meet customer withdrawals and failure by the agent to resolve or forward customer complaints to the bank. Technical risks occur where there is system or hardware failures which can cause a lack of services availability and informational loss. Legal and compliance risks may occur when customers sue a bank as a result of agent failures.

2.5. Agent Banking Practice in Kenya

Kenya has experience with both bank-based and nonbank-based agent banking models. The bank based model was introduced following the publishment of agent banking guidelines by the Central Bank of Kenya/CBK in May 2010. None banking model was launched by M-PESA in March 2007 by Safaricom, a joint venture of the Kenyan government and Vodafone. This service started before there was any legislation related to agent banking, mobile payments, payment systems, consumer protection, or AML/CFT. (Oxford policy institute 2011)

In Kenya, there are more than 45,500 agents offering financial services. Kenya is probably best known for nonbank-based models, specifically those launched by MNOs. M-PESA was the first and is the most famous of these models. By April 2011 had more than 14 million users and 27,988 agent outlets (Safaricom, 2011) (oxford policy institute 2011)

Types of entities that can be agents

The types of entities which can act as agents are:

- ✓ Limited liability partnerships;
- ✓ Sole proprietorships;
- ✓ Partnerships;
- ✓ Societies;
- ✓ Cooperative societies;
- ✓ State corporations;
- ✓ Trusts;
- ✓ Public entities; and
- ✓ Any other entity which the CBK may prescribe.

Faith-based organizations, not-for-profit organizations, non-governmental organizations (NGOs), educational institutions, and forex bureaus cannot be agents. Individuals are not expressly permitted to be agents but are often approved as informal sole proprietorships. An agent must have had a well-established business activity for at least 18 months and not been 'classified as a deficient, doubtful, or non-performing borrower by an institution in the last 18 months'. The principal institution must assess the moral, business, and professional suitability of agents (Guideline on Agent Banking - CBK/PG/15, 2010).

Permissible activities

An agent is allowed to carry out the following activities on behalf of the principal institution

- ✓ Cash deposit and cash withdrawal;
- ✓ Cash disbursement and cash repayment of loans;
- ✓ Cash payment of bills;
- ✓ Cash payment of retirement and social benefits;
- ✓ Cash payment of salaries;
- ✓ Transfer of funds;

- ✓ Balance inquiries;
- ✓ Generation and issuance of mini bank statements;
- ✓ Collection of documents in relation to account opening, loan application, credit and debit card application;
- ✓ Credit and debit card collection;
- ✓ Agent mobile banking services;
- ✓ Checkbook request and collection; and
- ✓ Any other activity prescribed by CBK.

Agents are not allowed to open accounts, grant loans, or appraise account or loan applications. Nor are they permitted to carry out customer due diligence (CDD). The principal institution is responsible for deciding on a case-by-case basis, based on a risk assessment of the agent, which of the services listed above a particular agent should provide (Guideline on Agent Banking CBK/PG/15, 2010).

2.6. Agent Banking Practice in Ethiopia

Depending on the national payment system and Banking business proclamations the national bank of Ethiopia issued regulation of Mobile and Agent Banking Services Directives in 2012. As stated at the preamble of the directive, it has four major objectives. The first objective is to encourage and enhance savings mobilization through the use of alternative and innovative financial services delivery channels. The second objective is to expand financial service access to the wider section of the population at an affordable price. The third purpose is a need to set the minimum standards for risk management and customer protection on the delivery of mobile and agent banking services. Finally to ensure that financial institutions are delivering mobile and agent banking services without compromising the safety and soundness of the financial system of the country. (NBE)

Permissible Activities of an Agent

As it is stated in the directive an agent, on behalf of a principal financial institution, shall open a regular saving account of natural persons. In addition, an agent may provide

- Perform customer due diligence and "Know Your Customer (KYC)" requirement of natural persons and make a registration**;**

- Open mobile account of natural persons**;**
- Perform cash in and cash out services**;**
- Transfer funds between different parties**;**
- Perform various payment services**;**

Agents shall not be allowed banking transaction that involves the use of check and other check related instruments and any other operation related to the provision of credit.

After the issuance of this directive, eleven commercial banks, and six microfinance institutions have got permission to provide agent banking service (NBE, 2017). Among these agent banking service providers, Hibir Agent Banking is one. It is introduced by United Bank S.C on March 31, 2015 after the NBE approval. It provides the following banking service packages using agents.

Financial Services

- ✓ Cash–in (Deposit accepting)
- ✓ Cash-out (Withdrawal)
- ✓ Person to Person (P2P) Money Transfer
- ✓ Send cash to Walk-in customer
- ✓ Receive cash by Walk-in customer
- ✓ Money transfer between own accounts (internal) that is from physical account to M Wallet and vice versa
- ✓ Bulk payment dispatch (Bank payment dispatch to customers) – B2P like a case of salary, remittance, etc.

Non-financial services

- ✓ Account opening /Customer registration
- ✓ Account balance inquiries
- ✓ PIN change

The other agent banking service provider is M-BIRR. It provides simple financial related services, i.e. cash transfer and deposit, cash withdrawal, and bill payment. There is also Hello Cash, Awash Bank, and other agent banking service providers are now operates in Ethiopia.

The other and the main target of this paper's agent banking service provider is CBE-BIRR. It is an agent banking service introduced by the Commercial Bank of Ethiopia in 2017. Like other agent banking service providers, CBE-BIRR agent can provide:-

- ✓ Account opening /Customer registration
- ✓ Cash in/deposit
- ✓ Cash-out/withdrawal
- ✓ Payment of bills
- ✓ Cash payment of salaries
- ✓ Sell Air time
- ✓ Fund Transfer
- ✓ Account balance inquiries
- ✓ Min statement of the account

Transfer money to subscribed or unsubscribed users, deposit and withdraw cash from agents, buy airtime directly without scratching mobile cards, and pay for goods and services.

Commercial Bank of Ethiopia has more than 1,200 branches in Ethiopia and CBE-BIRR is taking advantage of this huge number of networked branches to recruit new agents and customers.

In addition to this, there are several agents banking services administered by various financial institutions, mostly banks. There is also a slight difference regarding the channel used to provide the service. Some banks recruit agents to provide financial services when customers appear physically and others are using modern technologies like mobile phones, which enables customers to maintain their accounts remotely without visiting agents.

2.7. Empirical Literature Review

Some studies have been conducted so far in agent banking and related issues by Oxford Policy Management in 2011, Wolela A., in 2014, Henok A., in 2015 and Gichana, in 2013 Hence, the following section presents the empirical evidence on the implementation opportunities and challenges agent banking.

In Brazil, the agent banking models have difficulty in their additional development. Among these, a combination of a lack of a regulatory framework for non-banks and the particular dynamics of the Brazilian market has so far hindered the development of nonbank-based branchless banking models, although these are just starting to emerge (despite the lack of specific regulatory framework).(Oxford Policy Management 2011)

The other challenge is the dominance of a cash-based culture in the Brazilian financial sector is hampering the further expansion of the agent banking model. According to the Central bank of Brazil (CBB) Department of Banking Operations and Payments System, this is a sign of inefficiencies and lack of innovation in the retail payment system. Since cash handling is the main cost of agents in remote areas, the evolution of the agent banking model will require CBB to push for innovation, efficiency, and interoperability of electronic payment systems to reduce the use of cash. The banks with large agent networks are aware that going cashless is essential to being able to provide a wider array of services at agents (Oxford Policy Management 2011)

The main factor challenges to the growth of agent banking in India have been the highly restrictive nature of the regulations, as well as uncertainty as to their duration and application. (Oxford Policy Management 2011)

The main challenge to functioning as an agent in Colombia is the high cost of liquidity management. The threat of robbery is high in Colombia, and the economy is largely cash-based: in 2009, around 77% of all agent transactions were cash-in transactions. Therefore, in remote areas where there are no commercial banks, agents are forced to deposit their excess liquidity in Banco Agrario. The bank charges high fees for this service, adding substantially to the costs of agents. In urban areas, agents are forced to hire expensive cash transport companies to manage their excess cash (Oxford Policy Management 2011)

(Gichana, 2013) the study in Kenya has made on a "Challenges of Agent Banking Experiences in Kenya" to determine the extent to which insecurity affects agent banking, investigating the extent to which capital availability affects agent banking, establishing the effect of liquidity/float related problems and how perceived credibility affects the agency banking. The study has found out the Intention to Uptake agent banking in Kenya has not been well appreciated by the target beneficiaries who include among others the micro and small enterprises in the rural areas in Kenya who were expected to benefit from this technologically innovative service. The paper is based on a study conducted to reveal the challenges which are hindering the rural people of Kenya benefiting from agent banking. In as much as it has been witnessed that there is an increase in penetration of agent banking services, clients have not fully made use of the available agents at their localities to cut down on transaction costs occasioned by traveling to traditional branches and also time wasted on queuing for services. The researcher also identified some of

the factors hindering the well-functioning of agent banking despite mounting financial literacy, lack of mobile network services and float, lack of capital, issues of insecurity, and fear of robbery. The study tried also to indicate the CGAP(2010) report that states the usage of semi-formal financial services in Kenya including m-banking platforms such as M-PESA increased from8.1% in 2006 to 17.9% in 2009, while the proportion of the population with access to only informal financial services decreased from 35% to 26.8%. The share of the population excluded from any financial service decreased from 38.3% to 32.7%, these statistics suggest strong gains in financial inclusion coinciding with the introduction of M-PESA.

(Wolela A., 2014) "Prospects and Challenges on the Implementation of Mobile and Agent Banking in Ethiopia" The objective of the study was to investigate the prospect and challenges of Mobile and Agent banking in Ethiopia based on structural, organizational, infrastructural, economic, social and legal aspects. It was an exploratory type of research design and data was collected through conducting interviews with key informants from different stakeholders such as selected Financial Institutions, Technology providers, NBE, and Ethio Telecom. Data were discussed with the narrative method of qualitative data analysis. The researcher found out that the challenges revolve around on: having competitive prices with traditional banking offerings, improper articulation of organizational structure, infrastructure issues like Telecom, Power and road, failure to realize interoperability among financial institutions, and financial literacy level of the society. Moreover, the research identified that the strangest regulatory framework drafted by NBE has missing and ambiguous articles that cast shadow on the provision of Mobile and Agent Banking in Ethiopia. The research recommended the Mixed Model approach for the Agent Banking business in Ethiopia and the requirement of experience sharing with countries following a similar model with Ethiopia for the successful implementation of Mobile and Agent Banking.

(Henok A., 2015) "Mobile Banking in Ethiopia: Challenges and Prospects" The researcher used exploratory research design since the development of m-banking in Ethiopia is a new phenomenon. The study found out major challenges such as regulatory challenge where financial institutions are facing challenges on timely approval of new product, the lack of interoperability in the banking system which is very important to support multiple payment mechanisms and the limit set to mobile money (e-wallet account) is too small for both commercial banks and MFIs; hence it should be left to financial institutions to determine following their risk appetite.

Additionally, the research found out that poor network quality, low financial literacy level, and lack of customization of mobile applications in local language were found to be challenges for the provision of mobile banking services in Ethiopia. From the prospecting aspect of the business, Henok found out that m-banking service in Ethiopia is endowed with huge potential as the sector remains untapped and the continual increase in per capita income of the nation can also be considered as another potential for banks to reap the full benefit derived from m-banking.

2.8. Conceptual Framework of the Study

The measurements of customers' intention to use a commercial bank of Ethiopia CBE – BIRR mobile money service is carried out with the aid of the Technological Acceptance Model (TAM). According to Davis (1989) TAM assume two sets of beliefs, i.e. Perceived Ease of Use and Perceived Usefulness to look at individual's technology acceptance. TAM proposes perceived usefulness and perceived ease of use as fundamental determinants of technological adoption where an individual's intention to use an application is predicted and explained by once perception of the technological usefulness and its simplicity (Hart O. et al, 2012). But the researcher makes some adjustments instead of using a copy of the TAM model by adding perceived risk and perceived location of agents' business area variables into TAM model variables.

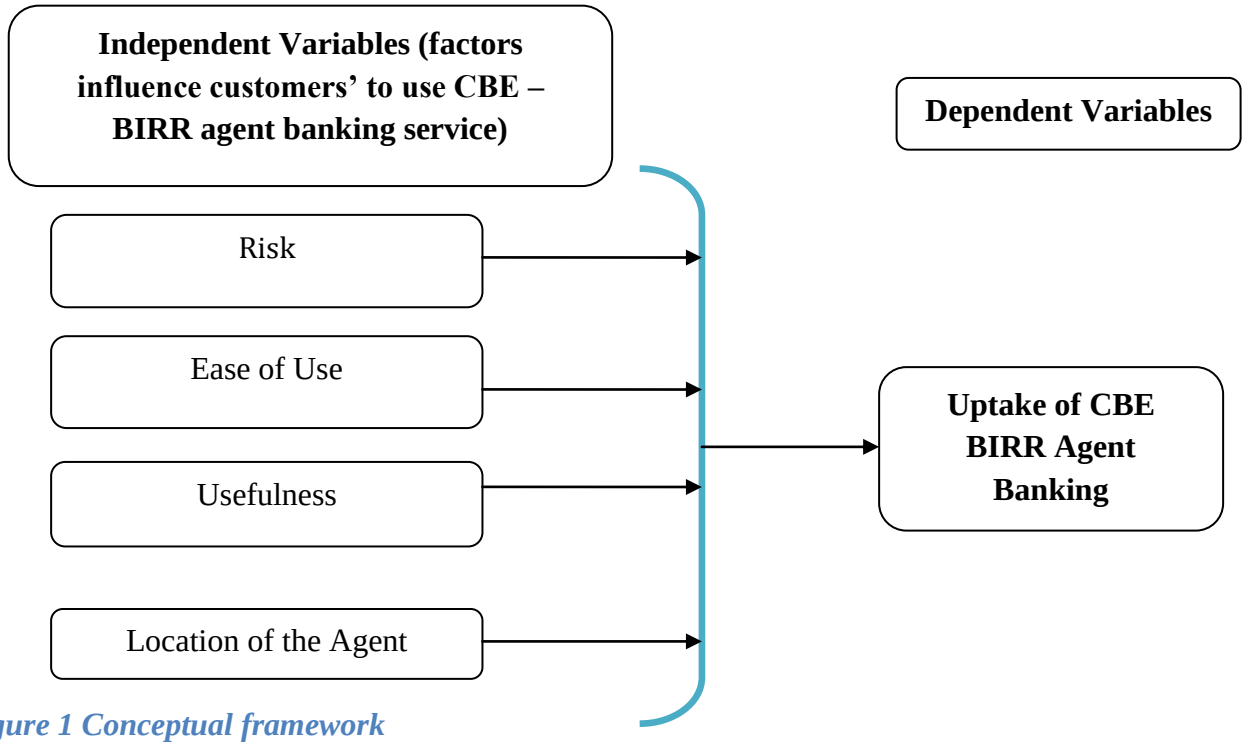

Figure 1 Conceptual framework

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Introduction

In this chapter, the research design, research approach, target population, the sources of data, sample size and sampling techniques, data collection method, method of Data Analysis, Presentation, and Interpretation and description of Study Variables will be described. It also explains the ethical Considerations of the research.

3.2. Research Design

In this study, to assess the factors that determine the Intention to Uptake agent banking the researcher uses descriptive and explanatory research design because of the nature of that appeal for describing the existing phenomena and intention to look cause and effect between dependent and independent variables relationship.

3.3. Research Approach

Integrated data permit a more complete and synergistic utilization of data than using a separate one. For this, the reason that, to provide a better understanding of the research problem instead of using either of each alone, both quantitative and qualitative **(**Mixed method) study design is better. Because of this, the researcher uses a mixed method.

3.4. Target Population

According to Kumekpor (2002), the population of a study may be considered as the number of all units of the phenomenon to be investigated that exists in the area of investigation. The populations of this study were all agents of CBE Birr. But, the target population was agents who reside in Jimma area.

3.5. Sample Size and Sampling Technique

According to Kothari (2004) sample size refers to the number of items to be selected from the universe to constitute a sample. This is a major problem before a researcher. The size of the sample should neither be excessively large, nor too small. It should be optimum.

Currently, in Jimma district there are ninety five branches of commercial bank of Ethiopia. Among those branches, twenty two branches that have up to 100km radius from Jimma town are selected for this study purpose. The researcher uses the following sample size determination formula to determine the sample size of the population. The formula was developed by Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where:-

n is the sample size, N is the population size, and

e is the level of precision or sampling error = (0.05)

Therefore: -N= 107

$$n = \frac{261}{1 + 261(0.05)^2}$$

$$n = 157.94 \cong 158$$

Hence, the total sample size is 158. Since the number of agents for each branch is not the same, the number of samples for each branch was calculated by the following formula:-

$$n_1 = \frac{nN1}{N}$$

Where:-

n = total number of samples N= total number of agents

N_1= total number of agents in each branch n_1= number of samples in each branch

Table 3 1 Sample Size

No	Name of Branches	Total no of Agents	Sample Size
1.	Abajifar	12	7
2.	Agro	11	7
3.	Asendabo	16	10
4.	Awetu	12	7
5.	Bishish	12	7
6.	Bech Bore	8	5
7.	Ferenj Arada	8	5
8.	Ginjo Guduru	12	7
9.	Hirmata	20	12
10.	Jimma Main	22	13
11.	Jiren	14	8
12.	Serbo	8	5
13.	Shebe	9	5
14.	Dedo	7	4
15.	Goma	16	10
16.	Mentina	12	7
17.	Seka	10	6
18.	Limu suntu	17	10
19.	Ambuye	7	4
20.	Yebu	10	6
21.	Sokoru	9	5
22.	Shenen Gibe	9	5
		261	158

The sampling technique that the researcher uses for this study was a Purposive or deliberate sampling technique. Therefore as shown in the above table 158 questioners were distributed to CBE birr agents.

3.6. Source and Type of Data

The researcher uses both primary and secondary sources of data in the study. The secondary data were collected from publications including annual reports and various materials that have relevance to the study. In this study, primary data were collected using structured questionnaires. Data were collected personally by the researcher. The questionnaires are arranged into a five-point Likert scale anchored with “strongly disagree” and “strongly agree” on the scale.

3.7. Method of Data Analysis, Presentation, and Interpretation

Data from primary sources organized through data coding, cleaning, and entering. Data processing was done by using statistical package for social sciences (SPSS) version 23. To accomplish the study objective and to answer the stated research question, descriptive statistics such as frequency, percentage, the mean and standard deviation is used. Inferential statistics such as correlation and regression were also applied to identify the relationship between dependent and independent variables. The relevant information presented in a standard form using tables, frequencies, percentages to analyze and interpret the information. Finally, the results presented in tables.

3.8. Description of Study Variables

The objective of the study is to examine factors that influence customers' intention to use CBE – BIRR Agent banking service. The dependent variable of the study is the intention to use CBE BIRR Agent banking while the Independent variables are Perceived risk, Perceived ease of use, Perceived usefulness, and business location on an Agent.

Intention is a measure of the strength of a person's willingness to use effort while performing a certain behavior.

Perceived Risk: - Tobin (2011) defined risk as a consumer's belief about a potential uncertain negative outcome from the use of the service. Consumers would want to take a minimal risk with their choices. Every consumer is faced with two types of risk in the purchasing decision, uncertainty, and eventual negative consequence of the purchase (Chemingui & Lallouna, 2013). According to Koenig-Lewis et al., 2010, there are six different types of risk, performance, financial, physical, social, psychological and time risk and various literature asserts that risk has a direct relationship with behavioral intention (Luarn and Lin, 2005; Kim et al., 2009). Koenig-lewis et al. (2010) conducted a study and found perceived risk to contribute to the adoption of service. For a service to be adopted, providers of the service must take into consideration the security and privacy of the service.

Perceived Ease of Use:- refers to the level of degree where an individual believes that using a particular system would be free of physical and mental effort. It measures the prospective user's

assessment of the mental efforts required for the use of the target applications (Davis, 1993). Opia (2008) claimed that innovations with perceived complexities of user interface and steep learning curve, which thought risky to adopt. Empirical findings confirm the positive relationships between attitude towards use and ease of use (Venkatesh& Davis, 2000) and show that PEOU is a proven key determinant of users' intention to accept IT (Venkatesh, 2000). Thus, ease of use is a powerful determinant of intention to accept innovation(s) (Hart O. et al, 2012).

Perceived Usefulness of Products and Services: - Usefulness in the adoption of Agent banking services is defined in a broader context to include how well consumers believe agent banking services can be integrated into their daily activities (Kleijnen et al, 2004). When this belief increases, the consumer's intention to use the Products and services will also increase the usage rate is likely to be higher. (Luarn & Lin, 2005)

Location of Agent business area: - A strategic location has a direct effect on the performance of businesses. This is because it ensures nearness and access to raw material, accessibility to business premises, good road network, the busyness of the area of the business, etc. Location is the choice mode of entering the business and viewed location in terms of the type which could be the local or international location. Also, location is the choice of where a business is to be located, be it small, medium, and large cities or urban or rural locations (Habbash, Salama & Dixon, 2010). Location is an indispensable factor that shapes and determines the success or failure of entrepreneurial development and business activities. It determines the effectiveness of entrepreneurial and business activities. Previous studies have revealed that firm performance is directly influenced by individual determinants, external factors, and firm characteristics (Hansen, 2012).

3.9. Ethical Considerations

Ethics is very important in research and sometimes the researcher's research without telling the truth about the purpose and nature of the research. Also, sometimes respondents mislead about the reality of the study because of fear of lack of confidentiality. The participants in the study will be briefed about the purpose and nature of the research study by the data collector. Concerning this, the participants will ask for their informed consent to participate in the study. To make the participant free from stress or anxiety the issue of confidentiality is promised for the information that they provide.

CHAPTER FOUR

4. DATA ANALYSIS AND DISCUSSION RESULTS

4.1 Introduction

The purpose of this research was to investigate factors determine of uptake agent banking: A study conducted in the Jimma area commercial bank of Ethiopia's branches. Data Analysis of the findings generated from the results of the survey were conducted through the questionnaires. This chapter presented a discussion of the final results and the process through which the results obtained. In addition to this, the background information of respondents also presented. Finally, the statistical methods of analysis were discussed, which included descriptive analysis, a correlation analysis, and regression analysis through SPSS version 23.

A total of 158 questionnaires were distributed and a total of one hundred forty-seven (147) questionnaires were turned back and analyzed.

4.2 Respondent demographic profile

The study participants in the survey questionnaire have different business information; besides these differences, they introduce different responses to the factors that affect the Intention to Uptake Agent banking. The following discussion shows these differences. The demographic profile of respondents who participated in this study was shown in this section.

Table 4 1 :- ***Respondent demographic profile***

S.No.	Customers Information	Description	Response	
			Frequency	Percent
1)	Type of Business that the Agent engaged on	Pharmacy	4	2.72
		Stationary	30	20.40
		Book store	**2**	**1.36**
		Retail	**36**	**24.48**
		Others (Mobile accessory, electronics material shop, Barbary, Beauty salon, Buteq, SIM card distributor)	**75**	**51.0**
		Total	**147**	**100**
1)	How many customers do you serve daily	from 1 to 5	69	46.93
		From 6 to 9	62	42.17
		from 10 to 15	16	10.88
		Total	**147**	**100**
2)	How long have you been an agent of CBE-Birr	Less than 6 months	22	15.00
		6 month – 1 year	43	29.30
		Over 1 year	82	55.80
		Total	**147**	**100**
3)	Most of the time what service do your customers use?	Cash in	58	39.50
		Cash-out	9	6.10
		Bill Payment	56	38.10
		Send Money	20	13.60
		Receive Money	4	2.70
		Total	**147**	**100**
5)	How far the bank from your business area?	From ½ to 1 KM	42	28.60
		From 1 to 2 Km	37	25.20
		From 2 to 5Km	28	19.0
		From 6 to 10 Km	20	13.60
		More than 10 Km	20	13.60
		Total	**147**	**100**

Source: Research Questionnaire 2020

Type of Business

The largest percentage of the business in which agents engaged on was under the category of Others (Mobile accessory, electronics material shop, Barbary, Beauty salon, Buteq, SIM card distributor) which account 51.0% of the total respondents, followed by Retail shops 24.48%. The next least business in which agents engaged was stationary 20.4%, pharmacy 2.72% and book store 1.36%.

Daily served customers

In terms of average daily users of agent banking service, as indicated below out of 147 respondents 46.93% of respondents are served only an average of 1 to 5 customers daily.42.17% serve 6 to 9 customers and 10.88% serve 10 to 15 customers.

The findings in the above table 4.1 indicate how long have been the agents become an agent of CBE Birr. Accordingly, most of the respondents 82(55.80%) have been an agent of CBE birr over one year. 43(29.30%) of the respondents were from 6 months to 1 year and the rest 22(15%) serves for less than 6 months.

The researcher sought to find out which service did the customers use most of the time. Upon this 58(39.50%) and 56(38.10%) uses Cash in and bill payment services respectively.20 (13.60%) uses a Sending service. 9(6.10%) uses cash out service and 4(2.70%) uses to receive money service.

The other customer's information was the distance of the bank/s from the agent accordingly 42(28.60%) respondents far from the bank from ½ to 1km, 37(25.20%) respondents far from the bank from 1 to 2km, 28(19%) far from the bank 2 to 5km and 20 (13.60%) far from the bank from 6 to 10 km and more than 10km respectively each.

4.3 Data reliability test

Cronbach's alpha reliability test was run on the data collected to determine the reliability of the data. Results showed that all the values were above 0.70 indicating acceptable reliability (Table 4.3) (Brymanand Bell, 2003). According to Hair, et al., (2006), if α is greater than 0.7, it means that it has high reliability and if α is smaller than 0.3, then it implies that there is low reliability. Reliability scale of the overall variables high as indicated below which is 81.1%.

Table 4 2 :-Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
0.811	26

4.4 Descriptive statistics analysis

Table 4 3:- Effect of Risk on Intention to Uptake Agents

No	Item	**Strongly agree**	Agree	Moderate	**Disagree**	**Strongly disagree**	**Mean**	SD
		Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent		
1	Fear of risk to use Agency Banking may hinder people to use it	44(29.9%)	62(42.2%)	12(8.2%)	22(15. %)	7(4.8%)	3.78	1.169
2	Lack of confidence with the security aspects considered as barrier for the adoption of Agency Banking	21(14.3%)	60(40.8%)	17(11.6%)	41(27.9%)	8(5.4%)	3.31	1.180
3	In the case of using Agency Banking, security risk affect users decision to use the system	32(21.8%)	54(36.7%)	15(10.2%)	40(27.23 %)	6(4.1%)	3.45	1.217
4	It is difficult to trust the technology provided by the banks	22(15%)	46(31.3%)	22(15%)	42(28.6%)	15(10.2%)	3.12	1.265
5	Lack of trust is considered as barriers for the Intention to Uptake Agency Banking in Ethiopia.	26(17.7%)	49(33.3%)	19(12.9%)	47(32%)	6(4.1%)	3.29	1.205
	Mean of Perceived risk						**3.39**	

Source: own survey, 2020

According (Zinaw, 2016 cited in (Abiyot 2018) the higher the mean score indicates the more the respondents are agreed with the questions while the low mean and standard deviation score shows that less respondents are agreed with the statements or questions. The standard deviation told us the variation among responses on the variables. The five point Likert scale instrument below 3.39 was considered as low, from 3.40 up to 3.79 considered as moderate and mean score

above 3.8 is considered as high. (Zinaw 2016). As per the view and the result of the mean score and standard deviation Perceived risk has low impact on Intention to Uptake agent banking.

In item 1 Regarding fear of risk to use Agency Banking 29.9% of respondents said strongly agree, 42.2 percent of the respondents said to agree, 8.2 percent of the respondents were Moderate, 15 percent of the respondents disagreed, 4.8 percent of the respondents were strongly disagreed. So, most of the respondents were agreed on Fear of risk may hinder them to use Agency Banking service and the respondents who strongly disagreed were the least (4.8%).

In item 2. Regarding confidence with the security aspects:- the majority of respondents said agree (40.8%), 27.9% of the respondents disagreed, 14.3% of the respondents were strongly agreed 11.6% of the respondents were Moderate and 5.4% of respondents were said strongly disagreed. so, the majority of the respondents 42.2% agreed that lack of confidence with the security aspects considered as a barrier for the adoption of Agency Banking.

Table 4 **item 3.** Presents the trust of the technology provided by the banks. From the majority of the findings of the respondents 31.3% agreed, 28.6% disagreed, 15% strongly agreed, 15% moderate and 10.2% are strongly disagreed that it is difficult to trust the technology. This implies that customers do not trust the technology provided by the bank.

The other things that the respondents asked in the above table 4 were whether the lack of trust is barriers to the Intention to Uptake agent banking or not. Accordingly, 33.3% and 17.7% were agreed and strongly agreed respectively that lack of trust is a barrier for the Intention to Uptake agent banking. 32% and 4.1% were disagreed and strongly disagreed respectively, for that lack of trust is a barrier for the Intention to Uptake agent banking. And the rest 12.9% were Moderate.

Table 4 4:- Effect perceived Easy to use on Intention to Uptake Agents

No	Item	**Strongly agree**	Agree	Moderate	**Disagree**	**Strongly disagree**	**Mean**	SD
		Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent		
	Agency Banking makes it easier to do banking activities	59(40.1%)	71(48.3%)	10(6.8%)	4(2.7.%)	3(2%)	4.22	0.848
	In Agency Banking, customers can simply use banking services by using cell phones	58(39.5%)	78(53.1%)	8(5.46%)	1(0.7%)	2(1.4%)	4.29	0.721
	From the bank perspective, it is easy to use Agency Banking to accomplish banking tasks	50(34%)	72(49%)	22(15%)	1(0.7%)	2(1.4%)	4.14	0.791
	The management of the bank provides training courses for its staff and agents when introducing Agency Banking services.	35(23.8%)	88(59.9%)	15(10.2%)	7(4.8%)	2(1.4%)	4.00	0.811
	Agency Banking services helps to perform banking task in a simple way	51(34.7%)	64(43.5%)	26(17.7%)	4(2.7%)	2(1.4%)	4.07	0.869
	Mean of Perceived risk						**4.144**	

The above table show the responses regarding Effect of perceived Easy to use on Intention to Uptake Agents, as previously we can see the higher mean score indicates the more the respondents are agreed with the statements or questions while the low the mean score shows the less the respondents are agreed with the statements or questions.

Therefore as per this view and the result of the mean score (4.144) in the above table perceived Easy to use has a high effect on Intention to Uptake agent banking.

In table 5.4. item 1, indicates that 40.1% of respondents said strongly agree, 48.3% of the respondents said to agree, 6.8% percent of the respondents were Moderate, 2.7% of the respondents disagreed and 2% of the respondents were strongly disagreed. So, most of the respondents were agreed on agency banking makes it easier to do banking activities and the respondents who strongly disagreed were the least (2%). This implies that an agent's banking makes banking business easier.

In item 2 customers can simply use banking services by using cell phones; 39.5% of the respondents were strongly agreed, 53.10% agreed, 5.46% the respondents were Moderate,0.7% of the respondents disagreed and 1.4% of the respondents preferred strongly disagree. The major respondents selected agree which is 53.1% and 1.4% are the least for strongly disagree this shows that the customers can simply access their agent banking account by their cell phone.

In item 3 from the bank perspective, it is easy to use Agency Banking to accomplish banking tasks; 34% of the respondents were strongly agreed, 49% of the respondents were agreed, 15% of the respondents were Moderate, 0.7% of the respondents disagreed and 1.4% were strongly disagreed. The majority of the respondents choose they agree that from the bank perspective it is easy to use agency banking to accomplish banking tasks and the respondents who said strongly disagree and disagree were the least (1.4%) and (0.7%) respectively.

In item 4 the bank provides training courses for its staff and agents when introducing Agency Banking services; 23.8% of the respondents were strongly agreed, 59.9 % were agreed, 10.2% the respondents were Moderate,4.8% of the respondents disagreed and 1.4% of the respondents preferred strongly disagreed. The major respondents selected were agreed which is 59.9% and 1.4% is the least for strongly disagree. We can conclude that from the above explanation the bank provides training courses for its staff and agents when introducing Agency Banking services.

In item 5 agent banking service helps to perform banking tasks simply; 34.7% of the respondents were strongly agreed, 43.5% were agreed, 17.7 % of the respondents were Moderate 2.7% of the respondents disagreed and 1.4% of the respondents strongly disagree. The major respondents selected were agreed which is 43.5% and 1.4% is the least for strongly disagreed. From this, we can conclude that Agency banking services help to perform banking tasks simply.

Table 4 5:- Effect of perceived Usefulness on Intention to Uptake Agents

No	Item	**Strongly agree**	Agree	Moderate	**Disagree**	**Strongly disagree**	**Mean**	SD
		Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent		
1	Agency Banking services enable users to complete banking activities more quickly and easily	64(43.5%)	78(53.1%)	3(2%)		2(1.4%)	4.37	0.664
2	Agency Banking service is convenient in terms of time-saving	57(38.8%)	80(54.4%)	8(5.46%)		2(1.4%)	4.29	0.695
3	Agency Banking service is more accessible to users than visiting a bank	43(29.3%)	72(49%)	17(11.6%)	10(6.8%)	5(3.4%)	3.94	0.995
4	The transactions in Agency Banking are at a lower price, or no cost for customers	75(51%)	61(41.5%)	8(5.4%)	1(0.7%)	2(1.4%)	4.40	0.746
5	Agency Banking service improve customer service	47(32%)	77(52.4%)	21(14.3%)		2(1.4%)	4.14	0.755
6	Agency Banking service improve speed and efficiency	49(33.3%)	84(57.1%)	10(6.8%)	1(0.7%)	3(2%)	4.19	0.762
7	Agency Banking reduce the number of customers coming to the banking hall	59(40.1%)	60(40.8%)	14(9.5%)	11(7.5%)	3(2%)	4.10	0.989
8	Agency Banking service increase the productivity of the bank	55(37.4%)	77(52.4%)	12(8.2%)	1(0.7%)	2(1.4%)	4.24	0.743
9	Agency Banking increase reliability and accessibility	53(36.1%)	65(44.2%)	27(18.4%)	1(0.7%)	2(1.4%)	4.14	0.785
10	Agency Banking service create better relationship among banks and clients	54(36.7%)	67(45.6%)	24(16.3%)	1(0.7%)	1(0.7%)	4.17	0.771
11	No time limit to access CBE birr account and information	49(33.3%)	66(44.9%)	22(15%)	4(2.7%)	6(4.1%)	4.01	0.983
	Mean of Perceived risk						**4.18**	

Source: Own Survey

The higher the mean score indicates the more the respondents are agreed with the questions while the low mean and standard deviation score shows that less respondents are agreed with the statements or questions. Abiyot (2018) the standard deviation told us the variation among responses on the variables. The five point Likert scale instrument below 3.39 was considered as low, from 3.40 up to 3.79 considered as moderate and mean score above 3.8 is considered as high Zaidatol, (2009). As per this view, the result of the mean scored (4.18) and standard deviation Perceived Usefulness has high impact on Intention to Uptake agent banking.

Table 4.6 items 1: Agency Banking services enable users to complete banking activities more quickly and easily; 43.5% of respondents said strongly agreed, 53.10% of the respondents agreed, 2% of the respondents were Moderate, and 1.4% of the respondents were strongly disagreed. So, most of the respondents (53.10%) were agree that agency banking services enable users to complete banking activities more quickly and easily and the strongly disagreed respondents were the least 1.4%.

In item 2 of the above table, the respondents were asked that agency banking service is convenient in terms of time-saving; 38.8% of respondents strongly agreed, 54.4% of the respondents agreed, 5.46% Moderate, and 1.4% were strongly disagreed. So, most of the respondents were agree agency banking service is convenient in terms of time-saving and the strongly disagreed respondents were the least 1.4%.

In item 3 accessibility of the agent banking service to users than visiting a bank; 29.3% and 49% of respondents were strongly agreed and agreed respectively, 11.6% of the respondents were responded Moderate, 6.8% and 3.4% of the respondents disagreed and strongly disagree to that accessibility of the agent banking service to users than visiting a bank. Most respondents selected agreed which is 49% of them and 3.4% are the least for strongly disagreed.

In item 4 the transactions in Agency Banking are at a lower price, or at no cost for customers**;** 51% of the respondents were strongly agreed, 41.5% of were agreed, 5.4% of the respondents were Moderate, 0.7% of the respondents disagreed and 1.4% of the respondents preferred strongly disagree. Most respondents were strongly agreed which accounts for 51%. This indicates that the transaction in agency banking is at lower or no cost.

In item 5 Agency Banking service improve customer service; 32% of the respondents were strongly agreed, 52.4% of were agreed, 14.3% of the respondents were Moderate, 1.4% of the respondents were strongly disagreed. Most respondents selected were agreed which is 52.4% and 1.4% is the least for strongly disagree.

In item 6 Agency Banking service improve speed and efficiency**;** 57.1% of the respondents were strongly agreed, 33.3% agreed, 6.8% of the respondents were Moderate, 0.7% of the respondents disagreed and 2% of the respondents preferred strongly agree. Most respondents selected agree which is 57.1% and 0.7% of the respondents disagrees which is the least.

In item 8 Agency banking service increase the productivity of the bank**:** 37.4% of the respondents were strongly agreed, 52.4% of the respondent were agreed, 8.2% of the respondents were Moderate, 0.7% of the respondents disagreed and 1.4% were strongly disagreed. The majority of agents were moderate.

In item, 10 Agency Banking service creates better relationships among banks and clients: 36.7% of the respondents were strongly agreed, 45.6% agreed, 16.3% of the respondents were Moderate, 0.7% of the respondents were disagreed and strongly disagree each. The major respondents selected were agreed which is 45.6% and 0.7% is the least for strongly disagree.

In item 11 No time limit to access CBE birr account and information**;** 33.3% of the respondents were strongly agreed, 44.9% of were agreed, 15% of the respondents were Moderate, 2.7% of the respondents disagreed and 4.1% of the respondents preferred strongly disagree. The major respondents selected agree which is 44.9% and 2.7% are the least for disagree.

Table 4 6:- Effect of Location on Intention to Uptake Agents

No	Item	**Strongly agree**	Agree	Moderate	**Disagree**	**Strongly disagree**	**Mean**	SD
		Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent	Frequency/ Percent		
1	Location of bank agent determine the use of agency banking services	73(49.7%)	55(37.4%)	12(8.2%)	2(1.4%)	5(3.4%)	4.29	0.929
2	I use the bank agents because of closeness to my business and/or home	65(44.2%)	70(47.6%)	8(5.46%)	2(1.4%)	2(1.4%)	4.32	0.758
	Mean of Perceived risk						4.30	

The higher the mean score indicates the more the respondents are agreed with the questions while the low mean and standard deviation score shows that less respondents are agreed with the statements or questions Abiyot (2018). The standard deviation told us the variation among responses on the variables. The five point Likert scale instrument below 3.39 was considered as low, from 3.40 up to 3.79 considered as moderate and mean score above 3.8 is considered as high Zaidatol, (2009). As per this view, the result of the mean scored (4.30) and standard deviation location of the business has high impact on Intention to Uptake agent banking.

From the findings in **Table 5.4 item 1**, locations of bank agents determine the use of agency banking services. 49.7% of respondents strongly agreed, 37.4% agree, 8.2% responded moderate, 1.4% disagreed and 3.4% were strongly disagreed. The majority of the respondents agreed that the location of a bank agent determined their use of agency banking services

From the findings in **Table 4.8, item 2** customers use the bank agents because of closeness to their business and/or home; 44.2% of the respondent strongly agreed, 47.6% agreed, 5.46% respondents were moderate, 1.4% of the respondents preferred disagreed and 1.4% respondents strongly disagreed. The majority of the respondents agreed that they use agent banking services because of closeness to their business and/or home.

Table 4 7:- Mean and standard deviation for the four variables

Item	Factors	N	Mean	Std. Deviation
1	**Effect of perceived Risk on Intention to Uptake Agents**	**147**	3.3878	0.99924
2	**Effect perceived Easy to use on Intention to Uptake Agents**	**147**	4.1429	0.59033
3	**Effect of perceived Usefulness on Intention to Uptake Agents**	**147**	4.1661	0.51633
4	**Effect of Location on Intention to Uptake Agents**	**147**	4.3027	0.73456

Table 4.9 indicates that **the Effect of Location** has the highest mean value followed by **the Effect of perceived Usefulness**. **Effect perceived Easy** has the least mean value followed by **the Effect of perceived Risk**. Therefore, the bank to satisfy its CBE Birr customers and to win its competitors of others it expects more and more especially for the two parts i.e. **perceived Risk** and **perceived Easy to use** should be improved or take an adjustment mechanism to give an awareness on them.

4.5. Assumptions Testing in Multiple Regressions

The basic assumptions should be satisfied in order to maintain data validity and robustness of the regressed result of the research under the multiple regression models. Hence, this study has conducted the assumption tests such as, multi-Collinearity and normality.

Multi Collinearity

Menard (1995) as sited in Andy Filed suggests that a tolerance value less than 0.1 almost certainly indicates a serious collinearity problem. In this case all of the scales (perceived Risk, Perceived Ease of Use, Perceived Usefulness and Location of An agent) 0.936, 0.453, 0.488, 0.810 respectively are greater than 0.1. Myers (1990) sited in Andy Filed and Pallant, (2010) also suggests that a VIF value greater than 10 is cause for concern. In this case is also the VIF value, which is 1.069, 2.207, 2.047, and 1.234 which is well below the cut-off 10 as shown in the coefficient in the table above. Therefore, multi Collinearity assumption is not violated.

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	RISK	.936	1.069
	EASYUSE	.453	2.207
	USEFULLNESS	.488	2.047
	LOCATION	.810	1.234
a. Dependent Variable: INTETION			

Test of Normality

The study used Normal Probability Plot (graphical) methods of assessing normality.

Normality, linearity of residuals: one of the ways that these assumptions can be checked is by the normal probability plots of the regression standardized residuals that were requested as part of the analysis. These are presented in normal P-P Plots of regression standardized residuals graph. In normal probability plots the points will lie in reasonably straight diagonal line from bottom left to top right. This would suggest no major deviations from normality. The finding from normal P-P Plot reveals no violation of normality assumptions.

Figure 4.1

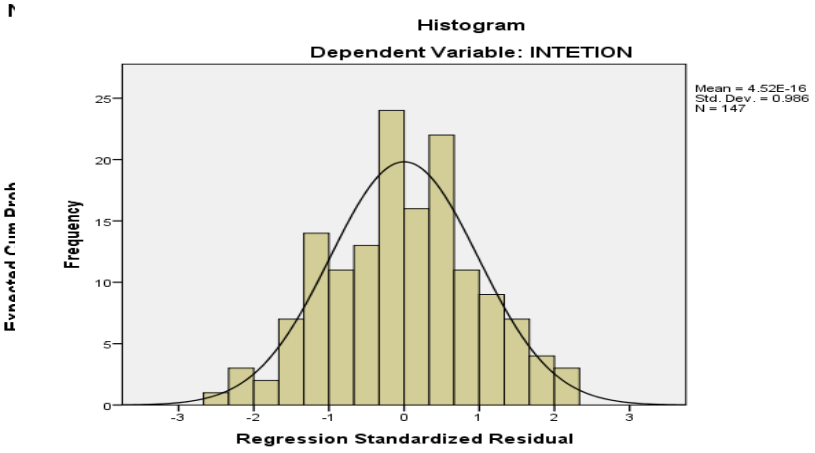

Figure 4.2

In the Normal Probability Plot it will be hoped that points will lie in a reasonably straight diagonal line from bottom left top right. This would suggest no major deviations from normality. The study applied Normal P-P Plot of regression Standardized Residual to test linearity. Since

the points were symmetrically distributed around a diagonal line, linearity pattern was observed. Hence, the straight line relationship between the residuals and the predicted dependent variables scores depicted that linearity was achieved.

4.6. ANOVA Analysis

Table 4 8:- ANOVA Table

ANOVAa						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	**Regression**	**22.899**	**4**	**5.725**	**20.563**	**.000b**
	Residual	**39.533**	**142**	**.278**		
	Total	**62.432**	**146**			
a. Dependent Variable: INTENTION						
b. Predictors: (Constant), LOCATION, RISK, USEFULNESS, EASEUSE						

Source SPSS

In the process of examining the relationship between variables, researchers can use a t-test or ANOVA to compare the means of two groups on the dependent variable (Green & Salkind, 2012). The main difference between t-test and ANOVA is that t-test can only be used to compare two groups while ANOVA can be used to compare two or more groups. In the process of selecting the data analysis technique for this study, the researcher considered the ANOVA test. The advantage ANOVA has over the t-test is that the post hoc tests of ANOVA allow bettering controlling type 1 error (Hopkins, 2000). Therefore, to control the type 1 error, the researcher chose ANOVA as a data analysis technique for this study. From the ANOVA statics The table above presented, the processed data which is the population parameters, had a significance level of 0% which shows that the data is ideal for concluding the population's parameter as the value of significance (p-value) is less than 5%.

4.7. Correlations between Predictors and the Dependent Variable

Table 4 9:- Correlations between Predictors and the Dependent Variable

Correlations

		INTENTION	RISK	EASEUSE	USEFULNESS	LOCATION
INTENTION	Pearson Correlation	1	-.306**	.504**	.527**	.410**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	147	147	147	147	147
RISK	Pearson Correlation	-.306**	1	-.365**	-.311**	-.282**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	147	147	147	147	147
EASEUSE	Pearson Correlation	.504**	-.365**	1	.723**	.429**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	147	147	147	147	147
USEFULNESS	Pearson Correlation	.527**	-.311**	.723**	1	.326**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	147	147	147	147	147
LOCATION	Pearson Correlation	.410**	-.282**	.429**	.326**	1
	Sig. (2-tailed)	.000	.001	.000	.000	
	N	147	147	147	147	147

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

Source SPSS output

In determining the strength of the relationship based on Pabachnic and Fidell, 2007 the value of the coefficient of correlation between 0 & 1 are interpreted as follows

- r=0.10 to 0.29 or r= -0.10 to -0.29 weak
- r=0.30 to 0.49 or r= -0.30 to -0.49 moderate
- and r=0.50 to 1 or r= -0.50 to - 1.0 strong the correlation analysis

As shown in the above table 4.11 there is a negative and significant relationship between intention to uptake agent banking service and perceived risk (r = -0.306 P<0.01) There is a positive and significant relationship between intention to uptake agent banking service and Easy to use (r=-0.504, P<0.01). Also, there is a positive and significant relationship between usefulness and intention to uptake agent banking service (r=0.527, P<0.01) and a positive and

significant relationship between location of a business (r=0.410, P<0.01) and the intention to uptake agent banking services..

The highest correlation occurred between usefulness and intention to use agent banking (0.527) followed by ease of use (0.504), which indicates as the system usefulness and ease of use increases customers intention to use CBE Birr agent banking also increase proportionally. So there is a strong correlation between usefulness and Intention to Uptake agent banking and ease of use and Intention to Uptake agent banking. There is also a moderate correlation between business location an agent (0.410) and Intention to Uptake agent banking, and between risk (-0.306) and Intention to Uptake agent banking.

4.8. Regression Analysis

As discussed in the related literature review part of this study, a conceptual framework was developed based on the technology acceptance model (TAM). Based on the conceptual framework of the study, the following empirical model is developed. Thus, parameters for the following functional relationships were estimated using the empirical model.

$$\boldsymbol{UPTAKE\ OF\ AGENT\ BANKING} = \hat{a}_0 + \hat{a}_1\boldsymbol{PERCIVEDRISK} + \hat{a}_2\boldsymbol{PERCIVEDEASEYOFUSE} + \hat{a}_3\boldsymbol{PERCIVEDUSEFULLNESS} + \hat{a}_4\boldsymbol{LOCATIONOFAGENT} + \boldsymbol{e}$$

OR

$$\mathbf{UTAB} = \hat{a}_0 + \hat{a}_1\mathbf{R\ ISK} + \hat{a}_2\mathbf{EASE} + \hat{a}_3\mathbf{USEFULLNESS} + \hat{a}_4\mathbf{LOCATION} + \boldsymbol{e}$$

OR

$$Y = \hat{a}_0 + \hat{a}_1 R + \hat{a}_2 E + \hat{a}_3 U + \hat{a}_4 L + e$$

Where: - Y = is intention to uptake agent banking

R = Risk U= Usefulness

E= Ease of Use L= Location of an agent

e = is the error term

Table 4 10:- Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.606[a]	.367	.349	.52764
a. Predictors: (Constant), LOCATION, RISK, USEFULNESS, EASEUSE				

Source SPSS output 2020

Overall, table 4.10 revealed that 36.7% (R^2=0.367) of variations in the dependent variable (intention to uptake agent banking) was explained by the study independent variables (perceived risk, perceived ease of use, perceived usefulness, and agent's business location).

Table 4 11:- Regression table

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.942	.439		2.145	.034
	RISK	-.084	.048	-.120	-1.746	.083
	EASEUSE	.164	.113	.148	1.453	.148
	USEFULNESS	.424	.124	.331	3.426	.001
	LOCATION	.192	.066	.215	2.892	.004
a. Dependent Variable: INTENTION						

Source SPSS output 2020

Sig. value is used to test the impact of each independent variable on Intention to Uptake agent banking. Based on this if sig. value is less than p-value we can conclude that the independent variable have significant effect on the dependent variable in this study.

From the above regression analysis, location and usefulness has a significant impact on the intention to uptake agent banking with p value of 0.001 and 0.004 respectively. Risk and ease of use has no significant impact on the intention to uptake agent banking with p value of 0.083 and 0.148 respectively.

Holding (Perceived risk, Perceived ease of use, perceived usefulness, and business location) constant at zero, Intention to Uptake agency banking was 0.942. A one unit change in location will lead to a 0.192% variation in Intention to Uptake agency banking. This result means that locating bank agents near customers has a positive impact on the Intention to Uptake agency banking. A one unit change in the usefulness of the service will lead to 0.424% variation in Intention to Uptake agency banking. A one unit change in perceived ease to use the service will lead to a 0.164% variation in Intention to Uptake agency banking. Finally, one unit change in perceived risk will lead to -0.084% variation in Intention to Uptake agency banking. This shows that there is a positive relationship between (Perceived ease of use, perceived usefulness, and business location) and Intention to Uptake agency banking. Finally, there is a negative relationship between Perceived risk and Intention to Uptake agency banking. When these beta coefficients are substituted in the equation above, the model becomes:

$$Y = 0.942 - 0.084R + 0.164E + 0.424U + 0.192L$$

The result of table 4.11 showed that the significance value is less than the significance level Value (0.05) for Perceived usefulness and location of a business independent variables and greater than (0.05) for perceived risk and ease of use variables.

4.9. Hypotheses testing: using linear regression analysis

In this research, hypothesis testing was performed based on linear regression analyses. Linear regression is a method to find a relationship between one dependent variable and independent variables (J. F. Hair.et al, 1992).

Hypothesis testing is based on standardized coefficients beta and P-value to test whether the hypotheses are rejected or not.

Hypothesis 1 H01: **Perceived Risk** has no significant effect on the Intention to Uptake agent banking.

The results of multiple regressions, as presented in **the table** above, shows that perceived risk Has no significant effect on Intention to Uptake agent banking With a beta value (beta = -0.084 and sig =0.083). Therefore, the researcher can accept the null hypothesis and rejects the

alternative hypothesis which means perceived risk has no relation and significant effect on the Intention to Uptake agent banking.

This finding is different with Bekema (2019) and Githae et al (2018) that suggested one of the barriers in the adoption of e-banking and agent banking is fear of security risks. But it is in line with Atandi (2013) that identifies risk is not as such a crucial issue in West Pokot Kenya agent banking services.

Hypothesis 2 Ho2: **Perceived Ease of Use** has no significant effect on the Intention to Uptake agent banking.

The results of the above **table 4.11** showed that the standardized coefficient beta and p-value of perceived ease of use was insignificant (beta = 0.164, sig =0.148 $p > 0.05$). Thus, the researcher accepts the alternative hypothesis and rejects the null hypothesis, thus **Perceived Ease of Use** has no significant effect on Intention to Uptake agent banking. This finding has difference with (Adesinesi, 2012) that suggested perceived ease of use is an important for their decision to use agency banking service in Nigeria.

Hypothesis 3 Ho3: **Perceived Usefulness** has no significant effect on the Intention to Uptake agent banking.

As shown in **table 4.11**, p-value is significant ($p < 0.05$), and the beta value of **Perceived Usefulness** is positive (beta = 0.424, sig =0.001). Therefore, the researcher rejects the null hypothesis and accepts the alternative and this means it has a relation and significant effect on Intention to Uptake agent banking. This result is similar with the findings of Beatty et al. (2001) on their study Factors affecting corporate website adoption who indicated perceived usefulness has a positive effect on Intention to Uptake new service.

Hypothesis 4 Ho4: the location of an Agent has no significant effect on the Intention to Uptake agent banking.

As indicated in **table 4.11** the standardized beta is positive (beta = 0.192, sig=.004). As a result, the researcher rejects the null hypothesis to accept the alternative hypothesis. So **the location of an Agent** has a relation and significant effect on the Intention to Uptake agent banking.

This finding is also supported by Kaur et al. (2010) that report the strategic location of the firms has assisted them in achieving a positive performance. Bedman's (2013) finding also supports the location of an agent has been seen to critically affect agency banking. As the agent banking service providers accessed by rural areas unbanked people the Intention to Uptake agent banking increases.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

This chapter deals with a summary of the finding, conclusions, and recommendations. The main purpose of the study was to examine factors that determine the Intention to Uptake agent banking service by taking CBE Birr agents located in Jimma town and surroundings as a case study. To achieve the objective of the study, relevant literature was reviewed and quantitative data were collected through a questionnaire filled by respondents. The data collected through the questionnaire were presented, analyzed, interpreted, and discussed using statistical package for social science (SPSS) version 23. Thus, based on the analysis the following findings were written, conclusions drawn, and recommendations forwarded.

The finding of this study indicates that Effect of Location has the mean (4.3027) with a standard deviation of 0.73456 followed by Effect of perceived Usefulness mean 4.1661 with a standard deviation of 0.51633 and Effect perceived Easy has the least mean value (4.1429) with a standard deviation of 0.59033 followed by Effect of perceived Risk mean 3.3878 and with a standard deviation of 0.99924. Therefore, the bank to satisfy its CBE Birr agent banking customers and to win its competitors of others it expects more and more especially for the two parts i.e. perceived Risk and perceived Easy to use should be improved or take an adjustment mechanism to give an awareness on them.

The regression part of the study indicated that perceived risks have a negative effect on the intention to the uptake agent banking in Ethiopia with (β= -0.084) and this shows that there have to be further awareness (information) about risk (system security, trust on the agent, so on) of the system to be confident. This finding is in line with Bekema (2019) and Githae et al (2018) suggested that one of the barriers in the adoption of e-banking and agent banking is fear of security risks.

Perceived ease of use was recognized as it positive and insignificant influences on the intention to uptake agent banking service (β=0.164). These findings are supported by the finding of Khalid et al (2006) which shows that there is a clear agreement about the importance of making the E-

banking service because of it is easy to deliver service to customers, and Hoppe et al. (2001) which suggest that the more complex a new technology is perceived to be, the less likely it will be adopted and the more ease of use the more likely to be adopted.

Perceived usefulness has a positive relationship with the Intention to Uptake agent banking (β=0.424) The finding indicate that customers can complete banking activities more quickly and easily, Agency Banking is time saving, accessible, improve speed, efficiency and customer service This finding is supported by Ayana (2012) identified in his study that the prospects of adopting mobile and agent banking are improving customer satisfaction, through enhancing speed and efficiency, reduce the number of customers come to banking hall, while it reduces the workload of bank staff, increase the productivity of banks, by creating the foreign currency, increase reliability and accessibility of banking service, creates a better relationship among banks and clients, used as better information control and unlimited time to access bank account and information.

The location of the agent's business area and Intention to Uptake agent banking services have a positive relation (β=0.192). location of agents business area determine use of agency banking services and as the agents closeness to the customers intention to uptake banking increase This finding is also supported by Kaur et al. (2010) that report the strategic location of the firms has assisted them in achieving a positive performance. Bedman's (2013) finding also supports the location of an agent has been seen to critically affect agency banking. As the agent banking service providers accessed by rural areas unbanked people the Intention to Uptake agent banking increases.

5.2. Recommendations

Agent banking system is a new phenomenon in the Ethiopian Banking industry and low and too late to be implemented as compared to some developing and developed countries of the world like Kenya, Peru, and Brazil. It is not showing the expected progress. Still, the number of customers who frequently visit bank branches is not much reduced. To more introduce agent banking to the community the researcher recommends the following points.

Banks should launch campaigns to create direct awareness to potential customers, issues such as fear of risk, the lack of privacy and security, together with relative advantages of using Agent

banking services to minimize the perceived risk of customers. The Bank should also ensure safety measures such as firewalls, intrusion detection, and other security-related devices that are properly developed and incorporated in the agent banking systems to eliminate the perceived risk of customers.

Since most of the time, agent banking is for widely unbanked rural populations, where bank branches are at far but the majority of CBE Birr agents were located near bank branches in woreda or zonal town so the CBE should be introduced to these rural unbanked populations.

CBE also should increase the usefulness of Agent banking service by adding different services like monthly payment of bills like water consumption payment, payment of benefits and salaries, and so on.

5.3. Suggestions for Further Research

This study focus on the determinants of Intention to Uptake agent banking in case of commercial bank of Ethiopia from the agent perspective. But it did not consider bank's and customers' perspectives. Therefore, the researcher would like to recommend further research to be made on the area especially to capture the customers' and banks' perspectives.

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APPENDIX 1

JIMMA UNIVERSITY

COLLEGE OF BUSSINES AND ECONOMICS

DEPARTEMENT OF BANKING AND FINANCE

Dear Respondents

This research questionnaire is prepared to collect data from the respondents in order to assess the opportunities and challenges of Agent Banking Service in Jimma area, which will be used to prepare a thesis required for my MSc degree in Banking and Finance. Therefore, the quality of the result of this research will be based on the accuracy of the information you provided. Eventually, I promise you, the information you will provide is going to be reported and communicated in aggregate and utmost care will be taken for its confidentiality.

I would like to thank you for your cooperation and allowing me your valuable time.

NOTE:-

- No need of writing your name
- Your confidentiality maintained sincerely

QUESTIONNAIRE FOR AGENTS

Part I

Please Circle your Answer

1. Agents' Main Business Type

   A. Pharmacy B. Stationary C. Book store D. Retail Shop

   E. Other (please specify)_____

2. How long have you been providing CBE – BIRR Agent Banking service?

   A. Less than 6 months **B.**6 month – 1 year **C.**Over 1 year

3. On average how many customers visit your shop to get CBE BIRR agent banking service daily?

   A.1 to 5 **B.**6 to 10 **C.**10 to 15 **D.**16 to 20 E. more than 21

4. How far the branch of CBE from your Business area?

   A. From ½ to 1 KM B. From 1 to 2 Km C. From 2 to 5 Km

   D. from 6 to 10 Km E. More than 10 Km

5. Most of the time which service do your customers use?

   A. Cash in C. Bill Payment E. Receive Money

   B. Cash out D. Send Money F. Processing account applications

Part II – Question related to Intention to Uptake Agent Banking service.

Please indicate the extent you agree or disagree of the Potential challenges of implementing and expanding CBE – BIRR mobile money service.

		5	4	3	2	1
S.No.	**Factors**	**Strongly Agree**	**Agree**	**Moderate**	**Disagree**	**Strongly Disagree**
Perceived risk						
1.	Fear of risk to use Agency Banking may hinder people to use it					
2.	Lack of confidence with the security aspects considered as barrier for the Intention to Uptake Agency Banking					
3.	In the case of using Agency Banking, security risk affect users decision to use the system					
4.	It is difficult to trust the technology provided by the banks					
5.	Lack of trust is considered as barriers for the Intention to Uptake Agency Banking in Ethiopia.					
Perceived Ease of Use						
6.	Agency Banking makes it easier to do banking activities					
7.	In Agency Banking, customers can simply use banking services by using cell phones					
8.	From the bank perspective it is easy to use Agency Banking to accomplish banking tasks					
9	The management of the bank provides training courses for its staff when introducing Agency Banking services.					
10.	Agency Banking services helps to perform banking task in a simple way					
Perceived Usefulness						
11.	Agency Banking services enables users to complete banking activities more quickly and easily					
12.	Agency Banking service is convenient in terms of time saving					
13.	Agency Banking service is more accessible to users than visiting a bank					

14.	The transactions in Agency Banking are at a lower price, or at no cost for customers					
15.	Agency Banking service improve customer service					
16.	Agency Banking service improve speed and efficiency					
17.	Agency Banking reduce number of customers coming to the banking hall					
18.	Agency Banking service increase productivity of the bank					
19.	Agency Banking increase reliability and accessibility					
20.	Agency Banking service create better relationship among banks and clients					
21.	No time limit to access bank account and information					
Location Agent						
22	Location of bank agent determine use of agency banking services					
23	closeness of the agent to the customers business and home determine agent banking service					
Intention to use agent banking						
24	I intend to use agent banking					
25	I prefer to Use Agent Banking to ease my life.					
26	I choose to use Agent banking than the traditional banking system.					

APPENDIX 2

ጅማ ዩኒቨርሲቲ የቢዝነስና ኢኮኖሚክስ ኮሌጅ

የባንኪንግ እና ፋይናንስ ትምህርት ክፍል

የዚህ መጠይቅ ዓላማ በኢትዮጵያ ንግድ ባንክ የሚሰጠውን የሲቢኢ ብር ውክልና ባንክ አገልግሎት ተቀባይነትን የሚወስኑ ሁኔታዎች ለመለየት ለሚካሄድ ጥናት መረጃ ማሰባሰብ ነው፡፡ የጥናቱ ዓላማም በጅማ ዩኒቨርሲቲ በባንኪንግ እና ፋይናንስ ትምህርት መስክ ለሚሰጠው የሁለተኛ ዲግሪ ትምህርት ማሟያ ጽሁፍ ለማዘጋጀት ሲሆን የሚሰጡኝ መረጃ ለጥናቱ ውጤት ወሳኝነት ይኖረዋል፡፡

የሚሰጡት መረጃ ከላይ ለተጠቀሰው ጥናት ዓላማ ብቻ የሚውል እና መረጃዎችም ምስጢራዊነት የተጠበቀ መሆኑን እንዲሁም የሚሰበሰቡ መረጃዎች በጥቅል እንጂ ተነጣጥለው የማይቀርቡ መሆኑን እየገለጽኩ ለሚሰጡኝ መረጃ ከወዲሁ ምስጋና አቀርባለሁ፡፡

- ***ሥም መጻፍ አያስፈልግም***

ክፍል I አጠቃላይ የውክልና ባንክ አገልግሎት ሰጪ መረጃዎች

መልስዎን ይምረጡ

1. የተሰማሩበት የንግድ ዘርፍ
   B. ፋርማሲ
   C. የጽህፈት መሳሪያ
   D. መጽሐፍት መሸጫ
   E. ሸቀጣሸቀጥ ንግድ
   F. ሌላ ይግለጹት_____
2. የሲቢኢ ብር ውክልና ባንክ አገልግሎት መስጠት ከጀመሩ ምን ያህል ጊዜ ይሆኖወታል?
   B. ከ6 ወር ያነሰ ጊዜ
   C. ከ6 ወር እስከ 1 ዓመት ጊዜ
   D. ከ አንድ ዓመት በላይ
3. በአማካይ በቀን ውስጥ ምን ያህል ደንበኞች የሲቢኢ ብር ውክልና ባንክ አገልግሎት ተጠቃሚዎችን ያስተናግዳሉ?
   A. ከ 1 እስከ 5
   B. ከ 6 እስከ 10
   C. ከ 10 እስከ 15

D. ከ 16 እስከ 20

E. ከ 21 በላይ

4. የኢትዮጵያ ንግድ ባንክ ቅርንጫፍ ከእርስዎ የሥራ ቦታ ምን ያህል ይርቃል?)

A. ከ1/2 እስከ 1 ኪሎሜትር

B. ከ1 እስከ 2 ኪሎሜትር

C. ከ2 እስከ 5 ኪሎሜትር

D. ከ6 እስከ 10 ኪሎሜትር

E. ከ10 ኪሎሜትር በላይ

5. በአብዛኛው ጊዜ ደንበኞች የትኛውን አገልግሎት የጠቀማሉ?

A. ገንዘብ ገቢማድረግ

B. የቢል ክፍያ

C. ገንዘብ መላክ

D. ገንዘብ ወጪ ማድረግ

E. ገንዘብ መላክ

F. አዲስ ሂሳብ መክፈት

6. በቀን ለምን ያህል ሰዓት አገልግሎት ይሰጣሉ?

A. 8 ሰዓት እና ከዚያ በታች

B. ከ9 እስ 12 ሰዓት

C. ከ12 ሰዓት በላይ

7. በበዓላት እና በእረፍት ቀናት አገልግሎት ይሰጣሉ?

A. አዎ

B. አልሰጥም

ክፍል ሁለት

ውክልና ባንክ አገልግሎት ተቀባይነትን የሚወስኑ ሁኔታዎች ለመለየት የተዘጋጀ መጠይቅ

ከዚህ በታች በዝርዝር ከቀረቡ ሁኔታዎች ውስጥ እርስዎ ምን ያህል በጉዳዩ ላይ እንደሚስማሙ ወይም እንደማይስማሙ ከፊት ለፊት ከቀረቡ ምርጫዎች ላይ የእርስዎ ምርጫ ላይ ይሄንን ✓ ምልክት ያድርጉ፡፡

	በጣም እስማማለሁ	እስማማለሁ	በመጠኑ	አልስማማም	በጣም አልስማማም
ሥጋት					

የውክልና ባንክ አገልግሎትን ለመጠቀም እንቅፋት ከሚሆኑ ነገሮች ውስጥ ስጋት/risk አንዱ ነው					
ሰዎች የውክልና ባንክ አገልግሎትን ለመቀበል ከሚቸግራቸው ነገር ውስጥ በስርዓቱ/ሲስተሙ ላይ ያለው የደህንነት/ሴኩሪቲ ላይ ያለመተማመን ነው					
የውክልና ባንክ አገልግሎት ለመጠቀም የሲስተሙ ደህንንነት የተጠቃሚዎች ውሳኔ ላይ ወሳኝነት ይኖረዋል					
በባንኩ የውክልና ባንክ አገልግሎት ለመስጠት ሚጠቀምበትን ቴክኖሎጂ አስተማማኝነት ማመን ይከብዳል					
የውክልና ባንክ አገልግሎት የሚሰጡ ወኪሎችን ያለማመን አንዱ እንቅፋት ነው					
ለአጠቃቀም ቀላል መሆን					
የውክልና ባንክ አገልግሎት የባንክን ስራ ቀላል አድርጎታል					
ደንበኞች በቀላሉ የእጅ ስልካቸውን ተጠቅመው የውክልና ባንክ አገልግሎትን ማግኘት ይችላሉ					
ከውክልና ባንክ አገልግሎት ሰጪ አንጻር የባንክ አገልግለትን የውክልና ባንክ አገልግሎት ቀላል አድርጎታል					
ባንኩ የውክልና ባንክ አገልግሎትን ሲያስተዋውቅ ለሰራተኞቹ በቂ ስልጠና ይሰጣል					
የውክልና ባንክ አገልግሎት የባንክ ሥራን በቀላል ሁኔታ እንዲፈጸም አድርጌል					
ጠቃሚነት					
የውክልና ባንክ አገልግሎት ተጠቃሚዎች የባንክን አገልግሎት በፈጣን እናበቀላል እንዲያገኙ ያስችላል					
የውክልና ባንክ አገልግሎት ጊዜ በመቆጠብ ረገድ ይመቻል					
የባንክ ቅርንጫፍ ከመሄድ ይልቅ የውክልና ባንክ አገልግሎት ሰጪዎች ይበልጥ ተደራሽ ናቸው					
	በጣም እስማማለሁ	**እስማማለሁ**	**በመጠኑ**	**አልስማማም**	**በጣም አልስማማም**
የውክልና ባንክ አገልግሎት ተጠቃሚዎች ለአገልግሎቱ የሚከፍሉት ክፍያ በጣም ዝቅተኛ ወይም ያለምንም ክፍያ ነው					
የውክልና ባንክ አገልግሎት የደምበኞች አገልግሎትን ያሻሽላል/ያልቃል					
የውክልና ባንክ አገልግሎት ፍጥነትን እና ጥረትን ያሻሽላል/ያልቃል					
የውክልና ባንክ አገልግሎት ወደ በባንክ ቤት ያለውን የሚሄደውን ተገልጋይ ይቀንሳል					
የውክልና ባንክ አገልግሎት የባንክን ውጤታማነት ይጨምራል/ያልቃል					
የውክልና ባንክ አገልግሎት አስተማማኝ እና እንደ ልብ የሚገኝ ነው					
የውክልና ባንክ አገልግሎት በባንኩ እና በደንደኞቹ መሀከል ያለውን ግንኙነት የተሻለ ያደርገዋል					
የውክልና ባንክ አገልግሎት አካውንት እና መረጃ ለማግኘት የጊዜ ገደብ አይኖርም					

የወኪሉ አድራሻ					
የወኪሎች አድራሻ/የሥራ ቦታ ምቹነት የውክልና ባንክ አገልግሎትን ወሳኝነት አለው					
ደንበኞች ውክልና ባንክ አገልግሎትን የሚጠቀሙት ለሥራ ወይም ለመኖሪያ ቦታቸው ቅርበት ስለሚኖረው ነው					
የውክልና ባንክ ወደፊት የመጠቀም ሁኔታ					
የውክልና ባንክ አገልግሎትን መጠቀም እቀጥላለሁ					
ኑሮን ቀላላ ለማድረግ የውክልና ባንክ አገልግሎትን እመርጣለሁ					
መደበኛውን የባንክ አገልግሎት ከመተቀም ይልቅ የውክልና ባንክ አገልግሎት መጠቀምን እመርጣለሁ					

አመሰግናለሁ!