

**T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**



**THE FACTORS AFFECTING THE ADOPTION OF ONLINE BANKING
SERVICES BY CIVIL SERVANTS IN CAMEROON**

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**Department of Business Administration
Business Administration Program**

AUGUST 2020

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MBA THESIS
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AUGUST-2020

DECLARATION

I hereby declare with respect that the study “the factors affecting the adoption of online banking services by civil servants in Cameroon”, was submitted as a Master thesis and written without any assistance in violation of scientific ethics and traditions in all the processes from the Project phase to the conclusion of the thesis.

Lith Enestine TEMBON AMBIT

FOREWORD

My profound gratitude goes to God for His mercy and unconditional protection. I also appreciate my supervisor Prof. Dr. Erginbay UGURLU for the advice and academic support during the program. Furthermore, special thanks to my family and friends especially my parents who provided me with unlimited support for the success of this project.

I dedicate this work to the Almighty God.

August 2020

Lith Enestine TEMBON AMBIT

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THE FACTORS AFFECTING THE ADOPTION OF ONLINE BANKING SERVICES BY CIVIL SERVANTS IN CAMEROON

ABSTRACT

The factors affecting the adoption of online banking services by civil servants in Cameroon was examined in this research. For this research statistical analysis was used. The information for the analysis was obtained from raw data. The raw data were gotten through questionnaire which was distributed mostly among the civil servant in some part of Cameroon. The analyses used in this survey are frequency analysis, factor analysis, correlation analysis and regression analysis. Different concepts were discussed in the section two of this survey ranging from the online involvement with banking structure and strategy, civil servant attitude and internet adoption, reputation of organization, quality and customer satisfaction. The findings revealed that awareness factor a positive and significant effect on online banking. It was concluded that internet banking is difficult to understand and its time consuming among many of the users and internet fraud discourages the use of internet banking in Cameroon. Additionally, the dissemination of information through the internet is not mostly secure and efficient and using internet banking is difficult for the older customers so, they mostly go against online banking in Cameroon.

Keywords: *Online, Banking, Customer Service, Satisfaction, and Cameroon*

KAMERUNDA SİVİL HİZMETLERLE ONLINE BANKACILIK HİZMETLERİNİN KABUL EDİLMESİNİ ETKEN FAKTÖRLER

ÖZET

Bu çalışmada Kamerun'da çevrimiçi bankacılık hizmetlerinde çalışan memurlar tarafından benimsenmesini etkileyen faktörler incelenmiştir. Bu amaçla istatistiksel analizler kullanıldı. Analizde kullanılan veriler, Kamerun'da çalışan memurlar arasında dağıtılan anket yoluyla elde edildi. Bu ankette kullanılan analizler frekans analizi, tanımlayıcı istatistikler, faktör analizi, korelasyon analizi ve regresyon analizidir. Bu araştırmanın ikinci bölümünde bankacılık yapısı ve stratejisine çevrimiçi katılım, memur tutumu ve internetin benimsenmesi, organizasyonun itibarı, kalite ve müşteri memnuniyeti gibi farklı kavramlar tartışıldı. Bulgular, farkındalık faktörünün çevrimiçi bankacılık üzerinde olumlu ve anlamlı bir etkiye sahiptir. İnternet bankacılığının anlaşılmasının zor olduğu ve birçok kullanıcı için zaman alıcı olduğu ve internet dolandırıcılığının Kamerun'da internet bankacılığının kullanılmasını engellediği sonucuna varıldı. Ek olarak, bilgilerin internet aracılığıyla yayılması çoğunlukla güvenli ve verimli olmadığı ve internet bankacılığını kullanın yaşlı müşteriler için zor olduğu ve bu nedenle Kamerun'da çoğunlukla çevrimiçi bankacılığa karşı oldukları saptandı.

Anahtar Kelimeler: *Çevrimiçi Bankacılık, Müşteri Hizmetleri, Memnuniyet ve Kamerun*

1. INTRODUCTION

1.1. Study Overview

The issues affecting the use of internet services of the banks by civil servants in Cameroon cannot be over-emphasized. Banks play a crucial role in the financial formulation of any nation and exhibit a substantial role in the growth and development via competent services (Al-Smadi, 2012). Banks offer linkage between borrowers and lenders, surplus and deficit units, resulting to form investment. Some years ago, banking services have been faced with different changes connected with financial liberalization and globalization. Due to the technological changes or modernization, banks develop different choices of services accessible to the existing and potential customers and increase their reliance on technology. Banking sector is one of the inclined sectors accepting technologies which are obliging in producing improved services to clients. Technological innovations improve the quality of service and safe transaction time (Safeena, Abdullah, & Date, 2010). Online banking uses web as a means of rendering services such as funds transfer, paying bills, opening of account, buying financial instruments and the like (Haque et al. 2009 as cited by Samsunia, 2016).

The bank service delivery can be competent when the contextual processes are well-organized. An effective contextual process could be achieved when it is cohesive with electronic settings. The mechanisms such as hardware, data, app, web and customers are the crucial basics of the structure. The clients become fulfilled through service once it springs the greatest expediency and solace of service execution (Singhai & Padhmanabhan, 2008). The swift advance of web advancement and circulation of cell phones, online banking has attracted attention in offering financial services. Online banking offers monetary transactions services like fund transfer and pay bills through

cell phones device and smart phone. In looking for enhancements in client involvement, financial societies have instigated subscribing various online banking services. Online banking is a way of exploring possibility to use internet app in one of the several domains of commerce. The only way that banks could be allied to their clients at any location and time is via online applications (Singhai & Padhmanabhan, 2008). Luo, et al. (2010) online banking offers new cost saving prospects for banks, decreasing operation costs, diminishing error in transactions and reducing fraud, producing extra revenue via commissions and service fees, and increasing retention and loyalty among customers.

1.2. Problem Identified

Although online banking accompanies a swarm of risks and security dangers yet at the same time an ever-increasing number of banks are utilizing the advantages the online needs to convey banking services to clients/customers. Banks have applied online banking to offer customers a variation of services with more suitability for accessing information and making transactions (Safeena, Abdullah, & Date, 2010). Flavian *et al.* (2006) viewed that the customers and the banks appreciate the online banking system in such a way that its cost decreases and extends market and clients then again appreciates a more extensive scope of products and convenient banking because of the pervasive idea of the internet. In any case, non-presence of security is the premier obstruction factor in the progression of web banking reception among clients (Flavian *et al.* 2006). Additionally, different issues that impact the client's intensions to receive web banking are the clients' returns, gender and maturity. Besides, Amin (2009) carried out an investigation and found out that issues influencing a consumer to admit or reject the practice of online banking are the deceptive usefulness, comfort of usage, and social norms were significant whiles alleged pleasure were unimportant to the adoption of online banking on consumers behave. The review conducted by other studies on the subject such as Kolodinsky *et al.* (2004); Pikkarainen *et al.* (2004); Yiu *et al.* (2007); Chan and Lu (2004); depicts that many studies were carried out in

developed countries. In contrast, few studies were carried out in developing countries such as Jabnoun and Al-Tamimi (2003); Al-Somali, et al. (2009).

1.3. Study Questions

Online banking services have been faced with different challenges in the financial system of different countries especially the developing and under-developed nations of the world. However, the following questions are aimed to provide answer to:

- i. How does innovative factor affect online banking services among civil servant in Cameroon?
- ii. Does security and trust factors affect online banking services among civil servant in Cameroon?
- iii. How does customer service assurance impact on online banking services among civil servant in Cameroon?
- iv. How does awareness factor affect online banking services among civil servant in Cameroon?

1.4. Other Objectives

The broad objective is to investigate the factors affecting the adoption of online banking services by civil servants in Cameroon. However, the specific objectives are stated as:

- i. To examine the innovative factor on online banking services among civil servant in Cameroon.
- ii. To investigate the impact of security and trust factors on online banking services among civil servant in Cameroon

- iii. To determine the effect of customer service assurance on use online banking services among civil servant in Cameroon
- iv. To survey the effect of awareness factor on online banking services among civil servant in Cameroon

1.5. Study Hypotheses

The hypotheses are stated in null form below:

Ho₁: Innovative factor does not have an effect online banking services among civil servant in Cameroon

Ho₂: There is no significant impact between security and trust factors on online banking services among civil servant in Cameroon?

Ho₃: Customer service assurance does not have an impact on online banking services among civil servant in Cameroon

Ho₄: Awareness factor does not have an effect on online banking services among civil servant in Cameroon

1.6. Significance of the Study

This study aimed to determine the issues affecting the use of online banking services by civil servants in Cameroon. It will provide an insight view about how civil servant views online banking in Cameroon. The finding of this study will be essential to the managers, civil servant, bank operators, investors, government and policy makers. It will expose the various linkages in the banking services in relation to customer convenience and satisfaction. It will also add to the factors that impede cost of the services and means of overcoming them.

It will assist the policy makers to gain proper understanding of the magnitude and asymmetry of bank service for effective policy making in the financial service. Lastly,

the new knowledge gained from the study would benefit students and other researchers working on the factor affecting the adoption of bank service in Cameroon.

1.7. Study Scope

The study shall mainly focus on Civil Servant in Cameroon. Cameroon is in Central Africa with area covered of about 475,650km² (183,650sq.mi). it has about 24million population and has about 250 ethnic groups with 270 African languages and dialects. However, the commercial capital of Cameroon (Douala) will be major focused. Douala has about 1.3million people comprised of civil servant and non-civil servant. The civil servant will be majorly used as the target audience in this study.

1.8. Operational Definition of Terms

Innovative: this implies the perception as a submission of purposes that enhance new necessities, tacit needs or existing market desires

Customer Service Assurance: this refers as the procedure intended to maximize efficiency and offer solutions in which revolves around satisfying customer and maximizes the enterprise profitability.

Trust: this indicates the consistent and persistent of the services the customer received over time.

Online: this is the means of using internet channels as a means of interaction between business to customer and customer to business

Banking Services: this refers to conducts or ways banks render services to their client.

2. THEORETICAL FRAMEWORK

2.1. Banking Service

Banks are means of storing and lending organizations that offer different forms of accounting services (Xue, Hitt & Chen, 2018). Service charges linked to transactional depository account is one of the largest charge's components of a bank. Because of the moderately significant expense and huge client perceivability of the exercises, banks are main adopters of technology for improving their tasks. Banks offer different services to customers to perform financial transactions: ATMs, telephone-based communication, and automated withdrawals systems. Online banking offers the ease access of banking services anywhere, with token adoption expenses for their customers who have online access, which does not require much skill from the customers. Based on bank's point of view, online channel is appealing since it might diminish service charges legitimately or may change over the variable expense of employee's service channels to the to a great extent fixed cost technology framework, in this way expanding economies of scale

2.2. Online Banking

Banks have utilized online networks to carry out banking activities with their clients. Recently, financial institutions are using online means to get guidelines and communicate services to the final consumers. Although, the scope of administrations

assumed by banks about the online shift generally in element, which is known as internet banking. Online banking definition differs among scholars, according to Daniel (1999), online banking implies a sort of administrations in which clients can demand info and complete banking services via processor, TV or mobile communication. Internet banking is the exchanging of services via internet networks that includes electronic plantation and connectivity of services through electronic means. This can consolidate store enchanting, advancing, the course of action of budgetary device, electronic charge portion, and the game plan for various things and organizations, for instance, electronic money. The electronic banking as yielded a technique channel to motivate in achieving high ground and augmentation a bit of the general business. Also, electronic administrations can spare the expense of assets, which are required for customary financial administrations (Jayawardhena *et al.* 2000). Aladwani, (2001) proposed that e-banking gives quicker, simpler and increasingly solid administrations to clients. Be that as it may, clients are still sluggish to adopt online financial services, because they are timid of the security situation and have inadequate capacity to handle the electronic banking platform.

Electronic banking (e-banking) is a banking instruments, expected to the clients, lawfully structured/designed, which allows installment of payments, exchanging transaction, cash transaction record to another, etc. Electronic banking is utilized in connection with PC and internet, regardless of the location of the participant. E-banking is a general term referred to characterize the specific banking services which

include the use of electronic, internet and mobile technologies (Kim et al., 2011). E-banking system signifies a range of systems ranging from automated teller machines (ATMs), electronic banking, computer banking, cable banking, Online banking and, most recently, smartphone banking (Parker & Parker, 2008). Such technologies are rapidly widespread in the banking sector and are used to offer better services to consumers seeking simplicity and technology-savvy and to minimize banks' operating costs (Nasri, 2011). Internet and mobile banking have been the leading distribution platforms used by banks to service their clients in line with customer demand and higher returns and market conditions (Moutinho & Curry, 1994).

For all intents and purposes, the client of this administration does not need to own a PC, an internet outlet is helpful for such service. Indistinguishable activities exist for online banking: transmission of installment orders, transfer, perspective on the records' circumstance and so forth. Banks began to hop over the essential phase of online banking, straightforwardly to Internet Banking. The speedy binge of online banking all through the universe is due to its affirmation as a financial savvy channel of banking activities that makes it to appear differently in relation to other existing channels. According to Solanki (2012), the decline in cost of trades; it has also accomplished another bearing uncertainty and new sorts of threats that transmit online banking.

The regulators universally are concerned and with the goal for banks to stay productive and savvy, they need different kinds of issues this type of banking involves and have with the systems or innovations set up to deal with the hazard (Nso, 2018). A

significant component is that, the idea exhibits a noteworthy effect on the source and device for directing the uncertainty. In view of the growing idea, there exist no significant solution to the measures or the uncertainty. Electronic banking could be depicted as an "umbrella" term, which is utilized reciprocally once individuals allude to at least one structure or segment of e-banking, for example, virtual banking, online banking, digital banking, intuitive banking, telephone banking, and electronic banking.

2.3. Acceptance of Online Banking

Online banking leads to the use of the web of a bank from which clients view their bank accounts, make banking transactions and receive general knowledge on banking goods and services. It is a type of "internet portal" that helps consumers to connect conveniently with a bank by providing them with the ability to access banking services online and everywhere in the world (Casalo, Flavián, & Guinalú, 2007). Advancements in IT have significantly affected the development of more accessible payment systems and more user-friendly online banking (Akinci, Aksoy & Atilgan, 2004). The exponential expansion of the Internet has also fundamentally altered the distribution networks used by the financial services sector. Online banking as a service delivery platform has gained traction due to low transaction costs and a broad range of user base connectivity options (Shah & Siddiqui, 2006). The financial sector has introduced e-banking as an e-commerce method with better banking infrastructure and activities (Chong et al., 2010), Saving money and supporting the commercial practices

of bank customers by delivering services at any time and everywhere (George & Kumar, 2013).

Technological advances play a crucial part in human and technical life. The exponential growth of technology has absorbed hundreds of people into their lives. Rapid developments in technology have brought significant improvements to the global economic and business climate (Qureshi, Zafar, & Khan, 2008). Marketing research and the online banking had showed many influences that predicted the mindset of customers towards internet banking, such as demographics, confidence and attitudes towards various banking technology and individual tolerance of new technologies. It was discovered that the attitudes of consumers towards online banking are affected by existing system and digital media background (Laforet & Li, 2005). The introduction of online banking causes customers to address questions about the security of codes, anonymity, data encryption, intrusion and safety of personal information (Benamati & Serva, 2007). Electronic banking may require the consumer engagement because it allows the user to manage and communicate frequently with additional technologies such as computer and connective (Jane, Hogarth, & Hilgert, 2004). Customers who use online banking use it constantly and need to gain a certain degree of familiarity with the product in order to continue using it (Servon & Kaestner, 2008). With the technological context of usage, the level of use and the period of product use have been developed to measure the use of product by the consumer, however, the study used perceived ease of use, perceived usefulness and

perceived risk to measure the attitude or intention of the customer to use online banking.

2.4. Adoption of Internet Banking

Internet advances in the financial industry have flown up activities and dealings for customers. Internet banking is one of the ways that are fastest rising banking activities nowadays (Safeena, Abdullah, & Date, 2010). The online has an ever-growing standing in the banking service due to the rewards it conveys to both the sector and their client. While Internet outflow is viewed costly and dicey, financial services are one of the major investors in information system (Mashhour & Zaatreh, 2008). Internet is inexpensive transfer network for banking services as it permits the entity to reduce or increase their branch networks and downscale the number of service staff. The navigability of the site is a significant part of Internet banking since it can wind up chances of a financial entity (Ortega *et al.* 2007). Bankers choose to limit cost of exchanges and efficient to be significant advantages and odds of government access, odds of misrepresentation and absence of data security to be imperative dangers associated with internet banking (Kaleem & Ahmad, 2008). Because of the usage of technology growing, the banking industry efficiency rises day by day. Banking industry is one of the inclined industries implementing technologies that are supportive in rendering improved services to clients, this left Internet banking to become the crucial part of advanced banking administrations. Service quality is improved by using technological inventions.

The adoption by customer is a known predicament designed for the implementation of tactical form of financial institutes. A few investigations have researched why people pick a bank. Some client factors incorporate comfort, services facilities, notoriety and loan costs (Zineldin, 1996). As per Delvin (1995), clients have limited time carrying an activity, for example, going to a bank and in this manner need a sophisticated level of suitability and availability. The quality of service internet banks required to actuate clients to change to internet means and continue utilizing them are apparent usefulness, convenience, dependability, receptiveness, safety, and ceaseless enhancement. An investigation conducted by Liao *et al.*, (2002), revealed that the assumptions of precision, speediness, ease of use, and customer inclusion are the utmost significant effective characteristics in the apparent helpfulness of e-banking.

2.5.Trust, Apparent Risk and Electronic Banking

Currall and Judge (1995) suggested trust as a person's sureness on another under states of dependence and hazard. A person's trust actions depend on the idea of the occasions. In some area, for example, web banking, hazard fudging may ascend since lessening hazard offsets cost reserve funds. Mayer et al. (1995) are of the view that dependence is the tendency to acknowledge chance, whereas trust refers to the supposition of hazard. In the study of (Lewicki & Binker, 1995), they opined that confidence/trust creates after some time. Trusting an individual about an item/product diverse relying upon when trust is evaluated. More so, in this way, on the off chance that the degree of trust outperforms the edge of apparent chance, at that point the

trustor will take part in a hazard taking affiliation. Trust in bank dealer and its web implies are imperative given that there is some hazard tangled in utilizing web channels for exchange.

Some articles acknowledged a deficiency of trust as the crucial obstacles to client's usage of internet transaction (Luarn & Lin, 2005; Mukherjee & Nath, 2003; Flavian, Guinaliu, & Torres 2006). In the study conducted by Tan and Teo (2000), opined that hazard toward via the online among the influences of intents to assume online banking services. Kassim *et al.* (2006) and Vatanasombut, Igarria, Stylianou, & Rodgers (2008) revealed that trust doesn't only influence commitment to embrace internet banking then aids online banking. More so, Casaló, Flavián, and Guinalíu (2007); Lichtenstein *et al.* (2006) said that trust displayed a prominent part in embracing of internet banking application. Additionally, Pavlou, (2003) said that trust is useful tool in dropping the perceived uncertainty that client's sense is extant in an internet setting.

2.6. Pros and Cons of Internet Banking to Emerging Economy

Recently, the expansion in technology has affected businesses in many conducts, particularly in area of control, research and development, activities, and basic leadership. It is in this way, the vogue that each business aims to gain accrue from technology advancement. The introduction of technology has presented high running cost and substantially improved the efficiency of business organizations. Masocha *et al.* (2011) viewed that banks change their focus towards using automation and internet processes. The internet process distribution of banking service has become ideal for

banks to attaining clients' hopes and create near client relationship (Ching, 2008). However, online banking will overcome old form of banking in the forthcoming, since many developing countries seem to diversify their focus on infrastructure with specific reflection on e-commerce, electronic-business and electronic-learning (Kamel, 2005). Electronic banking starts with straightforward dimensions, for instance, ongoing admittance to information about cost, transaction records regulates and processing credit requirement. Nonetheless, these administrations have transferred to online installment, move of assets in cash management administrations for business associations and people (Khan, Mahapatra, & Sreekrumah, 2009).

The improvement knowledge of internet and other overall online frameworks have as such made new attachment open entryways for electronic business and development of new plans of worldwide and national trading associations. This, therefore, provoked the acumen that e-banking and online business are by and by an unavoidable piece of cash related organizations (Harris & Spencer, 2002).

2.7.Organization Reputation

The selection models propounded were produced for contemplating innovation appropriation in advanced nations, in any case, innovation appropriation in advance nations may be not quite the same as the developing nations as the difficulties are diverse in different settings (Molla & Licker, 2001). Tornatzky and Fleischer postulated technology organization environment in 1990 illustrating three elements which are significant for any technology development selection dissemination process:

technology setting, business setting and environmental setting. Technology setting incorporates both inside and outside advancements relevant for firm. Business setting incorporates assets (capital and human), business extension and size. Environmental setting incorporates both the immediate and aberrant jobs of contenders, industry affiliations, and the governments. Subsequently, Tan and Teo (2000) assumed firm reputation as a variable for deciding reception of e-banking in Singapore. They reported that bank reputation is significant in picking an online banking facility. The assortment of administrations accessible and commonality with the banks are likewise significant criteria.

2.8.Civil Servant Attitude and Internet Adoption

Civil servant behavior and desires to banking innovations are a vital factor in the improvement of effective electronic banking execution ventures (Lymperopoulos & Chaniotakis, 2004). If civil servant mainly reflects e-banking as a self-administration and invaluable channel that decrease costs and if its determination won't impact their reserve funds, by then they will receive it. Be that as it may, if they see e-banking as a peril to their save finances possibilities and a way to deal with lose customers, by then they will most likely restrict its gathering to keep the traditional form of banking services. Civil Servant struggle to the adoption of technology is a general issue in the banking sector mostly in the developing countries. The introduction of new technologies will undeniably cause a worrying influence in organizations and to people inside those organizations as more seasoned advances and frameworks are

dislodged by new ones (Davis *et al.* 1989). They further view that the effective usage of any new technology is chiefly controlled by organization clients' frames of mind: workers and administrators build a mentality and feeling about the new technology, and that feeling could guide them to the reception or dismissal of the proposed technology. Attitude can be an exceptionally incredible empowering agent or an obstruction towards the appropriation of the new technology. Attitude is defined according to Ajzen and Fishbein (1980) as a multifaceted puzzle of feelings, wishes and worries that generate a means of eagerness to act within an individual.

2.9. Internet Banking Services and Client Satisfaction

Online banking service has been one of the banks' traditional methods of delivering services to their customers. Online banking refers to the way banks use online platforms to sell consumers financial goods and services (Al-Smadi, 2012). Electronic banking is a modern form in financial transfers, which has caught many banks' imagination as an alternative to conventional banking. It is a highly information-intensive operation that relies heavily on the internet to obtain, structure and provide all users with financial information (Alkailani, 2016). It provides various services to customers including; bill payments, balance enquiry, forex, loan repayments, opening account statements etc. Many banks have not used e-banking to optimize their full capacity, which gives banks the incentive to transfer their customers to e-platforms. The unavailability of information protection and internet thoughtfulness in banking greatly impacts customer trust and makes consumers hesitant to remotely connect their

bank accounts. Other considerations found by writers to be a considerable difficulty are the system's unreliability, which has proved to be unreliable due to technical difficulties, connections & network problems, which are apparent from the numerous interruptions faced by users due to connectivity issues (Hussain et al., 2017). Existing research has described a few reasons that may contribute to low technology adoption through different hypotheses of technology adoption which illustrates the perceived ease of use, perceived usefulness as variables influencing e-banking acceptance.

Client satisfaction is portrayed as a get-together of the aftereffects of acknowledgment, appraisal and mental reactions to the usage inclusion with a product/service (Saha & Zhao, 2005). They further characterized consumer fulfillment as a scholarly and loaded with feeling evaluation where some relationship standard is diverged from the truly seen presentation. When the perceived outcome is less than projected, clients will be displeased. In return, when perceived outcome is more than projected, a client will be pleased. Boateng and Molla (2006) concur that functioning restraints identified with client area, the need to keep up consumer loyalty and the abilities of the Bank's primary programming are compelling components in spurring the choice to enter internet banking processes and subsequently impacting the use understanding and, in this manner, influencing the degree of fulfillment.

Raman *et al.* (2008) supposed that service as a subtle decent intrigue distinctively to each customer and certain level of service ought to be attained to fulfill the client and the subsequent duty, steadfastness and maintenance are basic pointers of consumer

loyalty. A highly loyal clients consume additional goods or services, spring more clients and are not likely to move to other bank outlet, contrasted with other clients that have lesser commitment levels. However, Casaló *et al.* (2008) fight that more elevated levels of internet ease of use may prompt more significant levels of buyer's full of feeling pledge to the internet, positive and huge connection between fulfillment in past communications and the shopper's promise to internet banking service. Wangenheim and Bayòn, (2004) characterize client loyalty as a profoundly commitment to habitually rebuy a similar item or service.

3. REVIEW OF LITERATURE

The review comprised of three aspects, which include conceptual clarifications, theoretical issues and past study review. The past study review relating to the factors affecting the adoption of online banking services by civil servants in Cameroon is presented below:

Vetribvel, Rajini and Krihnamoorthy (2020) wrote on the effect service quality of online banking on consumer fulfillment in India. The regression results revealed a positive correlation between the quality of internet banking and consumer fulfillment. Rahia, Ghani and Ngah (2019) wrote on the acceptance and use of technology in banking adoption in Pakistan using 398 banks customers. Structural equation modelling was conducted, and the results revealed that the most powerful factor that influences the adoption of e-banking is assurance among all others. Hamidi and Safareeyeh (2019) examined m-banking effect on customer interaction and satisfaction in Iran. Questionnaire was used to collect data from the participants using descriptive and regression analysis. The findings revealed that the variables used are statistically positive to customers' interaction and satisfaction excluding trust. Merhia, Hone, and Tarhini (2019) carried out a study on the intention to use mobile banking services

between Lebanese and British consumers. The data was gathered through questionnaire to 901 applicants and employed SEM technique. The study found that the adoption of mobile banking services was influenced by habit, perceived security, perceived privacy and trust for both the Lebanese and English consumers.

Alalwan, Baabdullah, Rana, Tamilmanic, and Dwivedic (2018) investigated the adoption of mobile internet in Saudi Arabia. Questionnaire was distributed to the selected elements of the population using structural equation modelling. They found that the adoption of mobile internet by Saudi customers is motivated with trust, innovativeness, perceived usefulness and enjoyment which are statistically significant. Jansen and Schaik (2018) wrote on testing online behavior in banking sector of Netherlands. Partial least square path modelling was used in the study and the results revealed that there exists high level of variance for precautionary online behavior. Jehan and Ansari (2018) conducted a survey in Saudi Arabia on the adoption of internet banking. The descriptive analysis revealed that trust is the most prominent aspect for the internet banking acceptance. Alalwana, Dwivedi, and Rana (2017) considered the influences inducing the acceptance of mobile banking by Jordanian banks where 343 respondents were participated in the survey using structural equation modelling technique. The study found out that behavioral intention exhibits significant and positive impact on the other variables used in the study. Medrad and Mohammadi (2017) wrote on the impact of word of mouth on the adoption of mobile banking in Iran, using structural equation modelling and path analysis. The findings showed that

the main factor affecting mobile banking is the word of mouth. Patel and Patel (2017) used structural equation modelling to examine the adoption of internet banking in India and found that the increase in technology acceptance model inculcate higher prediction compared to banking services technology acceptance model

Chaouali Yahia, and Souiden (2016) investigated the factors affecting customers' intention in adopting internet banking services in Tunisia using partial least square and SmartPLS as the estimation techniques. The results showed that the intention to adopt online banking is influenced by trust, followed by other factors. Laukkanen (2016) wrote on consumer adoption in relation to internet and mobile banking in Finland. 1736 consumers participated in the survey using logit regression model. The study found that the value barrier mostly influences the adoption of online and mobile banking. Szopiński (2016) studied the factors affecting the adoption of internet banking in Poland. Regression method was employed, and the findings revealed that mortgages and credit cards mostly determine the impact of internet banking.

Montazemi and Qahri-Saremi (2015) examined the factors affecting online banking adoption. The study employed two-stage random effects meta-analytic and structural equation modelling methods, and it revealed that ten major factors affect consumer's adoption of the e-banking. Akhisar, Tunay and Tunay (2015) wrote on innovations on the performance of banking using e-banking services as a case study in developed and developing countries. Panel data analysis was used, and the report showed that bank profitability is affected with e-banking significantly. Dauda and Lee (2015)

investigated the adoption of technology and consumers' preference on online banking service in Nigeria using conjoint analysis. Their study found that the adoption of e-banking services needed to increase some factors such as ATMs integrated with smart phones, website customization, and biometric services. Shieh, Chang, Fu, Lin, and Chen (2014) examined the factor that affects the adoption of mobile services in Taiwan. Fuzzy hierarchy process model was used to analysis the gathered data and they found that mobile service is important than both mobile equipment and consumers' psychological factors.

Al-Smadi (2012) focused on the issues affecting the adoption of online banking in Saudi Arabia. Multiple regression was used, and it found that uncertainty contributes positively and significantly on ease and usefulness of e-banking. Mansumittrchai and Chiu (2012) conducted a survey in UAE on internet banking adoption using analysis of variance and reported that adopters and nonadopters differed on their attitudes toward compatibility, trust and human contact.

Hernández-Murillo *et al.* (2010) studied the adoption of online banking strategy in US between 2003 and 2006 using panel form methods. They found out that bank-specific features are the key elements in the adoption decision. Al-Somali, Gholami, and Clegg (2009) wrote on the adoption of online banking behaviour in Saudi Arabia. Questionnaires were distributed to 400 customers and partial least squares was used as the technique. The findings revealed that internet connection, online awareness and self-efficacy have significant impact on the usefulness of its acceptance.

Yiua, Grantc, and Edgar (2007) studied the factors affecting the adoption of online banking in Hong Kong. T-test and Pearson correlation were used as the estimation techniques, and it was revealed that some factors showed positive connection with the embracing of internet banking. Cheng, Lam, and Yeung (2006) examined internet banking adoption in Hong Kong. They employed structural equation modelling as the estimation technique and found out TAM model needs to be supported and extended that what determine the behavior of the users is their intention. Shah and Siddiqui (2006) investigated organizational factors in adopting online banking using Woolwich bank in UK. The study employed interview form of qualitative research method, and revealed some factors affecting e-banking, some of them are customers' understanding, multiple channels, system integration, organizational flexibility, to mention a few. Bauer and Hein (2006) studied risk effect on the adoption of online banking in US, employing logistic regression as the estimation technique. However, the findings showed that educating younger customers about internet banking risk is more useful than educating older customers.

Table 1: Summary of Empirical Review

Author(s) Name and Date	Country	Title	Methodology
Rahia, Ghani and Ngah (2019)	Pakistan	The acceptance and use of technology in banking adoption	Structural Equation Modelling
Hamidi and Safareeyeh (2019)	Iran	M-banking effect on customer interaction and satisfaction.	Descriptive and regression

			analysis
Vetribvel, Rajini and Krihnamoorthy (2020)	India	wrote on the effect service quality of online banking on consumer fulfillment in	Regression Analysis
Merhia, Hone, and Tarhini (2019)	Lebanese and British	The intention to use mobile banking services between Lebanese and British consumers.	Structural Equation Modelling
Alalwan, Baabdullah, Rana, Tamilmanic, and Dwivedic (2018)	Saudi Arabia	The adoption of mobile internet in Saudi Arabia.	Structural Equation Modelling
Jehan and Ansari (2018)	Saudi Arabia	conducted a survey on the adoption of internet banking.	Descriptive Analysis
Jansen and Schaik (2018)	Netherlands	Testing online behavior in banking sector	Partial Least Squares Path Modelling
Alalwana, Dwivedi, and Rana (2017)	Jordan	The factors influencing the adoption of mobile banking by Jordanian bank	Structural Equation Modelling
Medrad and Mohammadi (2017)	Iran	Impact of word of mouth on the adoption of mobile banking	Structural Equation Modelling
Patel and Patel (2017)	India	Examine the adoption of internet banking in India	Structural equation modelling
Chaouali Yahia, and Souiden	Tunisia	Factors affecting customers' intention in adopting internet	PLSM and SmartPLS

(2016)		banking services in Tunisia	
Szopiński (2016)	Poland	Factors affecting the adoption of online banking in Poland	Linear Regression
Laukkanen (2016)	Finland	Consumer adoption in relation to internet and mobile banking	Logit Regression
Montazemi and Qahri-Saremi (2015)	US & Canada	the factors affecting online banking adoption.	Two-stage random effects meta-analytic and structural equation modelling
Akhisar, Tunay and Tunay (2015)	Developed and developing Countries	Innovations on the performance of banking using e-banking services as a case study in developed and developing countries.	Panel Data Analysis
Dauda and Lee (2015)	Nigeria	The adoption of technology and consumers' preference on online banking service	Conjoint Analysis
Shieh, Chang, Fu, Lin, and Chen (2014)	Taiwan	The factor that affects the adoption of mobile services in Taiwan.	Fuzzy hierarchy process model
Al-Smadi (2012)	Saudi Arabia	Factors affecting the adoption of e-banking	Multiple Regression
Mansumittrchai and Chiu (2012)	UAE	conducted a survey on internet banking adoption	Analysis of variance
Hernández-Murillo, Llobet, and Fuentes	US	The adoption of online banking strategy	Panel Method

(2010)			
Al-Somali, Gholami, and Clegg (2009)	Saudi Arabia	The adoption of online banking behaviour in Saudi Arabia.	PLS
Yiua, Grantc, and Edgar (2007)	Hong Kong	the factors affecting the adoption of Internet Banking	T-test and Pearson correlation
Cheng, Lam, and Yeung (2006)	Hong Kong	Internet banking adoption in Hong Kong	SEM
Shah and Siddiqui (2006)	UK	Organizational factors in adopting e-banking using Woolwich bank in UK	Interview
Bauer and Hein (2006)	USA	Risk effect on the adoption of internet banking	Logistic Regression

Source: Writer's Compilation (2019)

3.1.Gap in the Literature

This investigation attempts to focus on the factors affecting the adoption of internet banking services by civil servants in Cameroon. Meanwhile, the empirical reviewed above shows many investigations that have been conducted relating to the subject. However, this has not been majorly conducted in Africa continent where technology development is still the major focus in most of the countries.

4. MEHTODOLOGY

4.1. Research Design

Research layout involves planning and building inquiries to get answers to certain research questions. Research design requirements are practices and time-consuming nature that is often focused on the study question; directs the collection of information sources and styles; a structure setting out the relationship between the analysis variables and specifies the protocols for increasing test task. In the meantime, this study will use a systematic survey method to collect participant knowledge. The descriptive approach thus provides an objective description of persons, events or attributes, such as attitudes, views, skills, beliefs and awareness of a person, circumstance or community. The descriptive method is chosen, because it certifies a thorough explanation of the scenario and guarantees the lowest bias in knowledge collection.

4.2. Population

The study area is Cameroon which is at the central of Africa. More than 250 native languages are spoken in the country but has two official languages which are French and English. It has about 475,442km² area with above 25.22million population according to World bank in 2018. Meanwhile, civil servants are the target audience of this study and its population according to payroll list as at 2018 is above 400,000 (Ngenge, 2019).

4.3. Sampling

Sampling notes the intention of collecting data from a survey which is to enable the researcher to make assertions about the population in which the sample is conducted

that focus entirely on the relationship between the target survey and the actual population. The sampling decision ought to be important in gathering the information needed. This study population is 400,000 participants though the total sample shall be selected using Yamane (1967) formula to arrive at the study sample population.

The formula is presented as:

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

where n = overall samaple

N = Population

e = Level of siginificance (Taken to be 0.05)

$$\begin{aligned} n &= \frac{N}{1 + N(e)^2} \\ &= \frac{400000}{1 + 400000(0.05)^2} \\ &= 399 \end{aligned}$$

n = 393 Respondents

Three hundred and ninety-nine (399) questionnaires shall be used and distributed in the study. The respondents shall be selected randomly from different location of the Cameroon.

4.4.Validity

The validity of this thesis is based on three elements, such as face validity, text validity and validity model. This thesis will carry out the three validity checks where factor analysis will be used for the validity of the design, the pilot sample will be used for the validity of the face while the validity of the material will be applied to the contents of the subsequent studies to determine the inquiries.

4.5. Reliability

This entails to the degree in which the scale measurement produces reliable results. To ensure instrument reliability in this study, the study instrument will be subjected to different testing techniques, however, the instrument shall be distributed to the employees of the banks in Cameroon, response will be analyzed using coefficient alpha, and a coefficient above 0.5 is considered reliable.

4.6. Research Tool

This research would be using quantitative processing techniques. The quantitative approach involves the analytical data collection by means of a questionnaire administered to the target group. The questionnaires shall be built using the ranking system of the binary answers like Yes or No and Likert such as strongly agree, agree, neutral, disagree, and strongly disagree. The construct validity of the research instrument will be submitted to factor-analysis using principal component analysis with varimax rotation. The participants' comments will be evaluated using alpha coefficient, and a Cronbach Alpha coefficient above 0.6 is considered accurate based on the thumb rule. Correlation and Regression analyses shall be used to attain the study's basic objectives and general objective.

4.7. Model Specification and Framework

This study shall adapt a functional model which is presented as follows:

$$\text{OBS} = f(\text{IF}, \text{STF}, \text{CSA}, \text{AF}, \text{U})$$

Where

OBS – Online Banking Service

IF – Innovative Factor

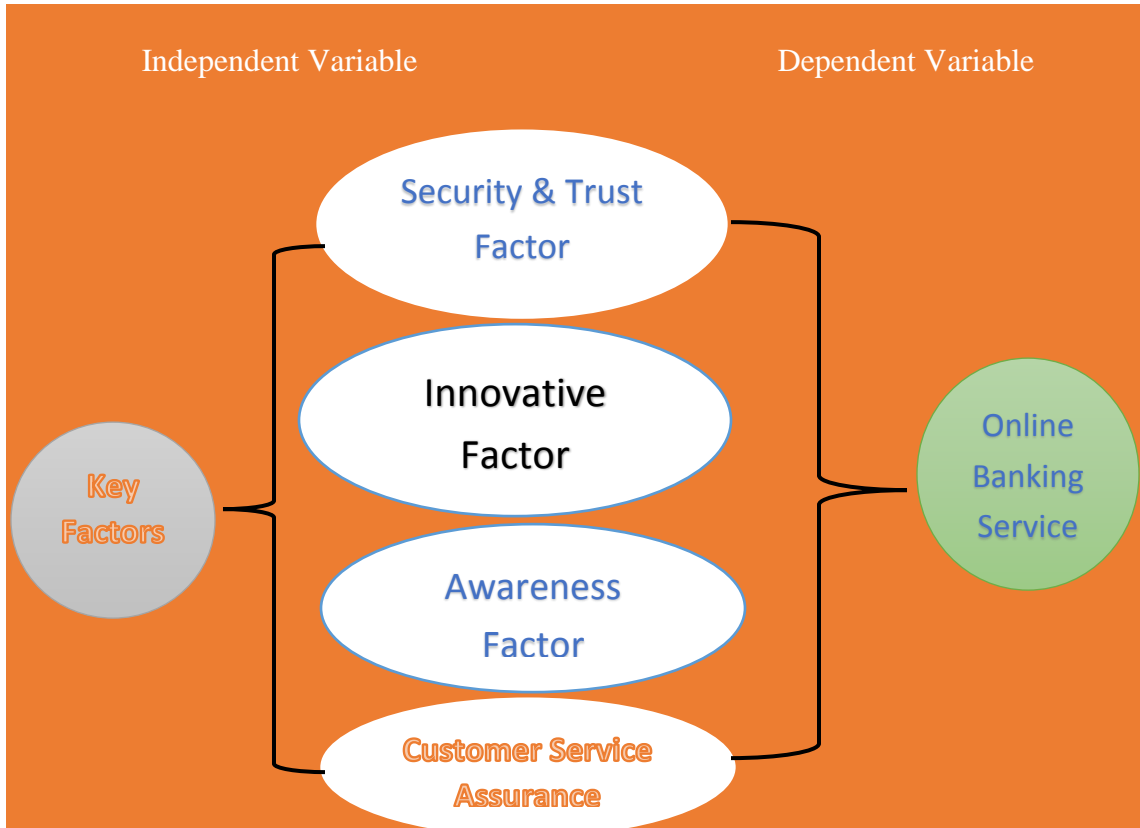
STF – Security & Trust Factor

CSA – Customer Service Assurance

AF – Awareness Factor

U – Other Factors

4.8. Conceptual Framework



Source: Author's Design

This study independent variable is the key factors which is proxy with security & trust factor, innovative factor, awareness factor, and customer service assurance while the dependent variable is online banking service.

4.9. Description of Proxy

Table 3.1: Proxy Measurement

Proxy	Measurement
Online Banking Service (OBS)	The online banking service is the means of using electronic device for transaction purpose and this is used as the dependent variable.
Security & Trust Factor (STF)	Security & trust factor is one of the key factors that people scared of using online banking services and this is one the independent variables used in this survey.
Innovative Factor (IF)	Innovative factor is how the banking were able to manage the online service creatively and it is used as the independent variable
Awareness Factor (AF)	The awareness factor is one of the key factors depriving the use of online banking service and it is used as the independent variable
Customer Service Assurance (CSA)	Customer service assurance is also used as a factor that could affect online baking service

Source: Author's compilation (2019)

4.10. *A-priori* Expectation

The expression of the a-priori is represented as;

$\frac{\partial \text{OBS}}{\partial \text{STF}} > 0$, Security & Trust Factor is expected to be positive to online banking service

$\frac{\partial \text{OBS}}{\partial \text{IF}} >$ or < 0 , Innovative Factor is expected to be either positive or negative to online banking service.

$\frac{\partial \text{OBS}}{\partial \text{AF}} > 0$, Awareness Factor is expected to be positive to online banking service.

$\frac{\partial \text{OBS}}{\partial \text{CSA}} >$ or < 0 , customer service awareness is expected to be either positive or negative to online banking service.

5. DISCUSSION OF ANALYSIS

5.1. Demographic and Descriptive Analyses

Table 4. 1: What is your sex group?

	Freq	%
Male	165	53.6
Female	143	46.4
Total	308	100.0

Source: Researcher's computation

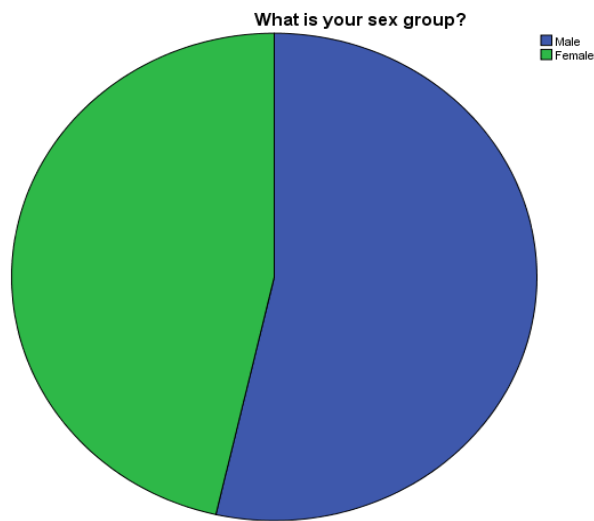


Figure 1: sex of participants

Source: Researcher's computation

Table 4.1 and figure 1 shows the category of the participants by sex and revealed that 165 of them with 53.6percent are male while the remaining 143participants representing 46.4percent are female, connoting that the variation between male and

female that participated in this study is close though there was no form of discrimination between male and female during the distribution exercise.

Table 4. 2: What is your age?

	Freq	%
Under 18	24	7.8
19-25	120	39.0
26-35	104	33.8
36-45	60	19.5
Total	308	100.0

Source: Researcher’s computation

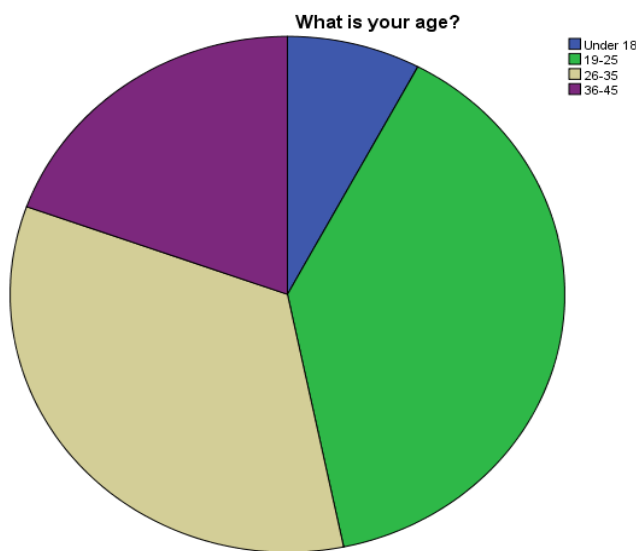


Figure 2: Age of the participant

Source: Researcher’s computation

The report shows that the participants age bracket below 18 is 24 representing 7.8percent, age bracket between 19-25 has 120participants with 39.0percent, age between 26-35years has 104 participants representing 33.8percent while age between 36-45 has 60 participants with 19.5percent, indicating that the age bracket between 19-25 has the higher participants, followed by age between 26-35, 36-45 and under 18years respectively.

Table 4. 3: What is your qualification?

	Freq	%
High school diploma	58	18.8
B.Sc. degree	194	63.0
M.Sc. degree	52	16.9
PhD	4	1.3
Total	308	100.0

Source: Researcher's computation

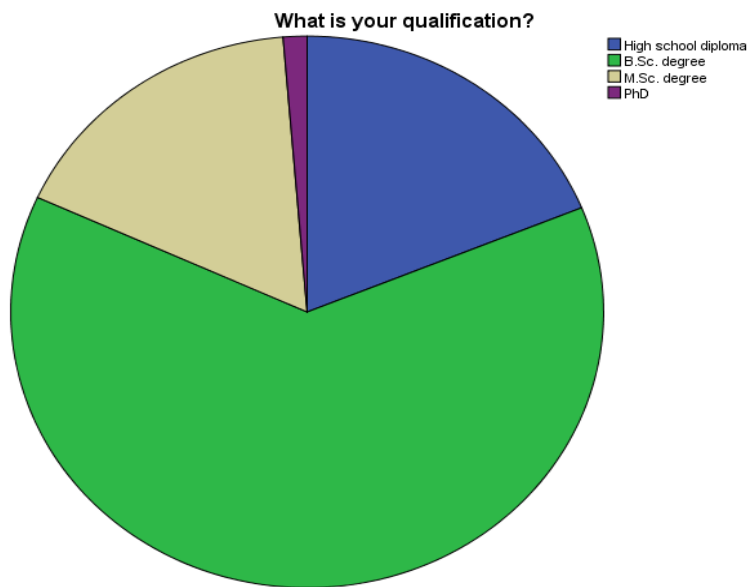


Figure 3: Qualification of the Participant

Source: Researcher's computation

Table 4.3 and figure 3 show that 58 participants with 18.8percent have higher school diploma, 194 of the participants with 63.0percent have B.Sc certificate, 52 participants with 16.9percent have masters' degree while 4 of the with 1.3percent have doctoral degree, implying that most of the participants have bachelor's degree, followed by higher school diploma, masters and doctoral certificates.

Table 4. 4: What is your marital status?

	Frequency	Percent
Single	84	27.3
Married	222	72.1
Widow	2	.6
Total	308	100.0

Source: Researcher's computation

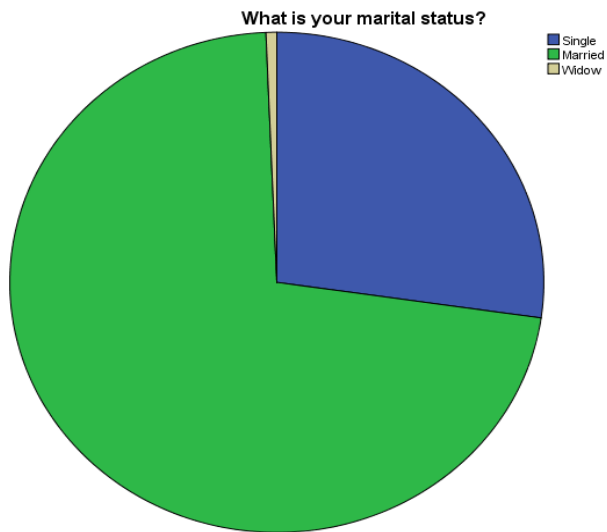


Figure 4: Marital status of the participant

Source: Researcher's computation

The table and figure display that 84 participants indicating 27.3 percent are single, 222 participants with 72.1 are married while 2 participants with 0.6 percent are widow, indicating that many of the respondents are married followed by single and widow respectively.

Table 4. 5: What is your employment status?

	Frequency	Percent
Student	8	2.6
Unemployed	7	2.3
Self-employed	21	6.8
Employed	253	82.1
Retired	19	6.2
Total	308	100.0

Source: Researcher's computation

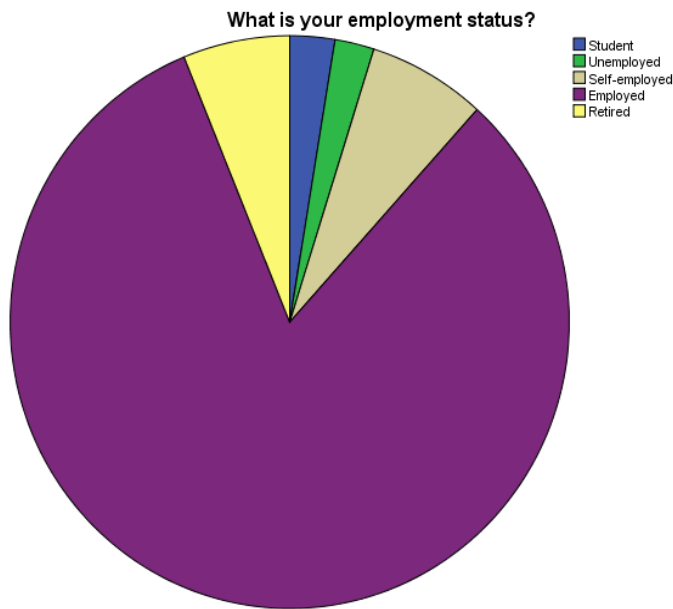


Figure 5: Employee Status

Source: Researcher's computation

Table 4.5 and figure 5 show the employee status of the participants. 8 of them with 2.6percent are student, 7 of the participants representing 2.3percent are unemployed, 21 participants with 6.8percent are self-employed, 253 of them representing 82.1percent are employed while 19participants with 6.2percent are retiree. This implies that the higher participants are the employed participants followed by self-employed, retiree, student and unemployed respectively.

5.2.Frequency Result

Table 4. 6: Do you use online banking services?

	Freq	%
No	16	5.2
Yes	292	94.8
Total	308	100.0

Source: Researcher's computation

16 of the participants representing 5.2percent chose No that they do use online banking services while 292participants with 94.8percent chose Yes, indicating that most of the participants use online banking services.

Table 4. 7: Online services have truly changed the banking structure in Cameroon

	Frequency	Percent
No	20	6.5
Yes	288	93.5
Total	308	100.0

Source: Researcher's computation

Table 7 shows participants view about online services have truly changed the banking structure in Cameroon, 20 participants with 6.5percent chose No while 288 participants representing 93.5percent chose Yes, implying that majority concur that online services have truly changed the banking structure in Cameroon.

Table 4. 8: The interaction of online banking service is

	Freq	%
Poor	21	6.8
Fair	270	87.7
Good	15	4.9
Very good	2	.6
Total	308	100.0

Source: Researcher's computation Table 4.8 presented the interaction of online banking service and 21 participants representing 6.8percent chose poor, 270participants with 97.7percent chose fair, 15participants representing 4.9percent chose good while 2 participants chose very good, indicating that the online banking service interaction in Cameroon is fair.

Table 4. 9: Online transaction service is

	Frequency	Percent
Poor	23	7.5
Fair	254	82.5
Good	29	9.4
Very good	2	.6
Total	308	100.0

Source: Researcher's computation

23 participants with 7.5percent chose that online transaction is poor, 254 participants with 82.5percent chose fair, 29participants with 9.4percent chose good while 2participants with 0.6percent chose very good. This indicates that online transaction is fairly operates in Cameroon.

Table 4. 10: Information content of the online banking service is

	Frequency	Percent
Poor	29	9.4
Fair	137	44.5
Good	140	45.5
Very good	2	.6
Total	308	100.0

Source: Researcher's computation

Table 4.10 presented the information content of the online banking service and 29 participants representing 9.4percent chose poor, 137participants with 44.5percent chose fair, 140participants representing 45.5percent chose good while 2 participants chose very good, indicating that information content of the online banking service in Cameroon is fairly good.

Table 4. 11: The awareness of the online banking service is

	Freq	%
Poor	31	10.1
Fair	132	42.9
Good	143	46.4
Very good	2	.6
Total	308	100.0

Source: Researcher's computation

31 participants with 10.1percent chose that the awareness of the online banking service is poor, 132 participants with 42.9percent chose fair, 143participants with 46.4percent chose good while 2participants with 0.6percent chose very good. This indicates that the awareness of the online banking service is fairly good in Cameroon.

Table 4. 12: The quality of the service is

	Freq	%
Poor	34	11.0
Fair	259	84.1
Good	15	4.9
Total	308	100.0

Source: Researcher's computation

Table 4.12 presented the quality of the service and 34 participants representing 11.0percent chose poor, 259participants with 84.1percent chose fair, while 15participants representing 4.9percent chose good, indicating that the quality of the service is fair.

Table 4. 13: Internet banking is difficult to understand and its time consuming

	Freq	%
Strongly agree	49	15.9
Agree	224	72.7
Neutral	14	4.5
Disagree	18	5.8
Strongly disagree	3	1.0
Total	308	100.0

Source: Researcher's computation

49 participants representing 15.9 percent strongly agreed that internet banking is difficult to understand and its time consuming, 224 of the participants representing 72.7percent agreed, 14participants representing 4.5percent are neutral, 18 of them representing 5.8percent disagreed while 3 participants representing 1.0percent strongly disagreed. This connotes that internet banking is difficult to understand and its time consuming among many of the users.

Table 4. 14: Internet fraud discourages the use of internet banking

	Frequency	Percent
Strongly agree	62	20.1
Agree	201	65.3
Neutral	11	3.6
Disagree	23	7.5
Strongly disagree	11	3.6
Total	308	100.0

Source: Researcher’s computation

Table 4.14 shows the respondents report on whether internet fraud discourages the use of internet banking and 62participants indicating 20.1percent chose strongly agree, 201participants with 65.3percent chose agree, 11 of them with 3.6percent chose neutral, 23participants representing 7.5percent chose disagree while 11participants with 3.6percent chose strongly disagree, which indicates that internet fraud discourages the use of internet banking in Cameroon.

Table 4. 15: Dissemination of information through the internet is secure and efficient

	Freq	%
Strongly agree	10	3.2
Agree	19	6.2
Neutral	18	5.8
Disagree	257	83.4
Strongly disagree	4	1.3
Total	308	100.0

Source: Researcher’s computation

10 participants representing 3.2percent strongly agreed that dissemination of information through the internet is secure and efficient, 19 of the participants representing 6.2percent agreed, 18participants representing 5.8percent are neutral, 257 of them representing 83.4percent disagreed while 4 participants representing 1.3percent strongly disagreed. This connotes that dissemination of information through the internet is not that secure and efficient.

Table 4. 16: Using internet banking is difficult for the older customers so, they mostly go against online banking

	Frequency	Percent
Strongly agree	63	20.5
Agree	187	60.7
Neutral	26	8.4
Disagree	21	6.8
Strongly disagree	11	3.6
Total	308	100.0

Source: Researcher’s computation

Table 4.16 displays the partakers report on whether using internet banking is difficult for the older customers so, they mostly go against online banking and 63participants indicating 20.5percent chose strongly agree, 187participants with 60.7percent chose agree, 26 of them with 8.4percent chose neutral, 21participants representing 6.8percent chose disagree while 11participants with 3.6percent chose strongly disagree, which shows that using internet banking is difficult for the older customers so, they mostly go against online banking in Cameroon.

Table 4. 17: Online banking is not reliable as the traditional form of banking

	Frequency	Percent
Strongly agree	52	16.9
Agree	205	66.6
Neutral	23	7.5
Disagree	22	7.1
Strongly disagree	6	1.9
Total	308	100.0

Source: Researcher’s computation

52 participants indicating 16.9percent strongly agreed that online banking is not reliable as the traditional form of banking, 205 of the participants representing 66.6percent agreed, 23participants representing 7.5percent are neutral, 22 of them representing 7.1percent disagreed while 6 participants representing 1.9percent strongly disagreed. This connotes that many of the participants supported that online banking is not reliable as the traditional form of banking.

Table 4. 18: The quality of services rendered through e-banking encourages customers’ patronage and loyalty

	Freq	%
Strongly agree	12	3.9
Agree	18	5.8
Neutral	24	7.8
Disagree	254	82.5
Total	308	100.0

Source: Researcher’s computation

Table 4.18 reveals the respondents report on whether the quality of services rendered through e-banking encourages customers’ patronage and loyalty, and 12participants indicating 3.9percent chose strongly agree, 18participants with 5.8percent chose agree, 24 of them with 7.8percent chose neutral, while 254participants representing 82.5percent chose disagree, indicating that the quality of services rendered through e-banking does not encourages customers’ patronage and loyalty.

Table 4. 19: Online interaction with the banking services require a lot of mental effort and this discourage some customers

	Freq	%
Strongly agree	60	19.5
Agree	194	63.0
Neutral	25	8.1
Disagree	26	8.4
Strongly disagree	3	1.0
Total	308	100.0

Source: Researcher’s computation

60 participants indicating 19.5percent strongly agreed that online interaction with the banking services require a lot of mental effort and this discourage some customers, 194 of the participants representing 63.0percent agreed, 25participants representing 8.1percent are neutral, 26 of them representing 8.4percent disagreed while 3 participants representing 1.0percent strongly disagreed. This connotes that many of the participants concur that online interaction with the banking services require a lot of mental effort and this discourage some customers.

Table 4. 20: Payments made via electronic banking platform processed securely

	Freq	%
Strongly agree	3	1.0
Agree	12	3.9
Neutral	23	7.5
Disagree	260	84.4
Strongly disagree	10	3.2
Total	308	100.0

Source: Researcher’s computation

Table 4.20 shows the respondents report on whether payments made via electronic banking platform processed securely and 3participants indicating 1.0percent chose strongly agree, 12participants with 3.9percent chose agree, 23 of them with 7.5percent chose neutral, 260participants representing 84.4percent chose disagree while 10participants with 3.2percent chose strongly disagree, which indicates that payments made via electronic banking platform processed are mostly not secured.

Table 4. 21: The forcefully attitude of banks towards online banking mostly discourages some customers to participate

	Frequency	Percent
Strongly agree	58	18.8
Agree	201	65.3
Neutral	19	6.2
Disagree	26	8.4
Strongly disagree	4	1.3
Total	308	100.0

Source: Researcher’s computation

58 participants representing 18.8percent strongly agreed that the forcefully attitude of banks towards online banking mostly discourages some customers to participate, 201 of the participants representing 65.3percent agreed, 19participants representing 6.2percent are neutral, 26 of them representing 8.4percent disagreed while 4 participants representing 1.3percent strongly disagreed. This connotes that many of the participants agreed that the forcefully attitude of banks towards online banking mostly discourages some customers to participate.

Table 4. 22: Government provides rules and regulations to support the use of internet banking

	Frequency	Percent
Strongly agree	4	1.3
Agree	14	4.5
Neutral	26	8.4
Disagree	253	82.1
Strongly disagree	11	3.6
Total	308	100.0

Source: Researcher's computation

Table 4.22 reveals the respondents report on whether government provides rules and regulations to support the use of internet banking and 4participants indicating 1.3percent chose strongly agree, 14participants with 4.5percent chose agree, 26 of them with 8.4percent chose neutral, 253participants representing 82.1percent chose disagree while 11participants with 3.6percent chose strongly disagree which implying government does not really provides rules and regulations to support the use of internet banking in Cameroon.

Table 4. 23: Most customers worried with online banking due to assessment of their account by other people

	Frequency	%
Strongly agree	45	14.6
Agree	203	65.9
Neutral	24	7.8
Disagree	30	9.7
Strongly disagree	6	1.9
Total	308	100.0

Source: Researcher's computation

45 participants representing 14.6percent strongly agreed that most customers worried with online banking due to assessment of their account by other people, 203 of the participants representing 65.9percent agreed, 24participants representing 7.8percent are neutral, 30 of them representing 9.7percent disagreed while 6 participants representing 1.9percent strongly disagreed. This connotes that most customers worried with online banking due to assessment of their account by other people.

Table 4. 24: Buying goods through the online banking platform is time waste, difficult and costly

	Frequency	Percent
Strongly agree	71	23.1
Agree	180	58.4
Neutral	29	9.4
Disagree	21	6.8
Strongly disagree	7	2.3
Total	308	100.0

Source: Researcher's computation

Table 4.24 shows the participants report on whether buying goods through the online banking platform is time waste, difficult and costly. Meanwhile, 71participants indicating 23.1percent chose strongly agree, 180participants with 58.4percent chose agree, 29 of them with 9.4percent chose neutral, 21participants representing 6.8percent chose disagree while 7participants with 2.3percent chose strongly disagree, which

indicates that many of the participant concur that buying goods through the online banking platform is time waste, difficult and costly in Cameroon.

5.3.Crosstabs Analysis

Table 4. 25: What is your sex group? * Do you use online banking services? Crosstabulation

Count		Do you use online banking services?		Total
		No	Yes	
What is your sex group?	Male	8	157	165
	Female	8	135	143
Total		16	292	308

Source: Researcher's computation

The above table shows the report of crosstabs test conducted between gender and the use of banking service in Cameroon. The report revealed that 8 males chose No that they did not use online banking service and 157 of the males chose yes while 8 females chose No and 143 of the females chose Yes. This indicates that many of the participants use online banking service though the male users are more than the female users.

Table 4. 26: What is your age? * Do you use online banking services? Crosstabulation

		Do you use online banking services?		Total
		No	Yes	
What is your age?	Under 18	4	20	24
	19-25	2	118	120
	26-35	3	101	104
	36-45	7	53	60
Total		16	292	308

Source: Researcher's computation

Table 4. 26 displayed the crosstabs between age bracket of the participants and online banking service usage. It was reported that age under 18 accounted for 4 No and 20

Yes, age bracket between 19-25year accounted for 2 No and 118 Yes, age bracket between 26-35years are 3 No and 101 Yes, while age between 36-45years accounted for 7 No and 53 Yes, indicating that the age between 19-25 mostly use online banking, followed by age between 26-35years, 36-45years, and under 18 respectively.

5.4.Descriptive Analysis

Table 4. 27: Descriptive Result

	N	Minimum	Maximum	Mean	Std. Deviation
Online Banking Service	308	0	3	.99	.379
Awareness Factor	308	0	3	1.38	.671
Security & Trust Assurance	308	1	5	2.09	.923
Innovative Factor	308	1	5	2.08	.837
Customer Service Assurance	308	1	5	2.19	.870
Valid N (listwise)	308				

Source: Researcher's computation

The descriptive method revealed the minimum value of 0 for both online banking and awareness factor while security & trust assurance, innovative factor, and customer service revealed the minimum value of 1. The maximum also showed 3 for both online banking and awareness factor with an average value of 0.99 and 1.38 respectively. The standard deviation value of online banking service and awareness are 0.379 and 0.671. More so, the maximum value of the other variables such security & trust assurance, innovative factor, and customer service is 5 with the average value of 2.09, 2.08, and 2.19 while the standard deviation values are 0.923, 0.837, and 0.870 respectively.

5.5. Reliability Result

Table 4. 28: Reliability Statistics

Cronbach's Alpha	N of Items
.768	12

Source: Researcher's computation

The report of the reliability test shows the value of 0.768 on the questionnaires distributed to the participants which indicates that the questionnaire has above 75percent reliability to capture the study focus.

5.6. Factor Analysis

Table 4. 29: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.697	55.812	55.812	6.697	55.812	55.812
2	.926	7.717	63.529			
3	.711	5.929	69.458			
4	.672	5.599	75.056			
5	.622	5.179	80.236			
6	.523	4.358	84.594			
7	.410	3.414	88.008			
8	.374	3.117	91.125			
9	.339	2.821	93.946			
10	.300	2.497	96.443			
11	.233	1.940	98.384			
12	.194	1.616	100.000			

Source: Researcher's computation

The variational factor analysis employed in the survey using the sum extraction loadings revealed that the first component has the value of 55.812 representing 55.8percent which indicates that the first component could accounted for more than 50percent in the items.

5.7. Correlation Result

Table 4. 30: Correlations

		Online Banking Service	Awareness Factor	Security & Trust Assurance	Innovative Factor	Customer Service Assurance
Online	Pearson Value	1	.343**	-.101	-.153**	-.046
Banking	Sig.		.000	.077	.007	.423
Service	N	308	308	308	308	308
Awareness	Pearson Value	.343**	1	-.297**	-.345**	-.265**
Factor	Sig.	.000		.000	.000	.000
	N	308	308	308	308	308
Security &	Pearson Value	-.101	-.297**	1	.556**	.559**
Trust	Sig.	.077	.000		.000	.000
Assurance	N	308	308	308	308	308
Innovative	Pearson Value	-.153**	-.345**	.556**	1	.503**
Factor	Sig.	.007	.000	.000		.000
	N	308	308	308	308	308
Customer	Pearson Value	-.046	-.265**	.559**	.503**	1
Service	Sig.	.423	.000	.000	.000	
Assurance	N	308	308	308	308	308

Source: Researcher's computation

Table 4.30 presented the correlation result among the variables employed in the survey. The report reveals that online banking and awareness factor has the value of 0.343 with sig value of 0.000, indicating that positive and significant connection exists between online banking service and awareness factor. The connection between online banking service and security & trust assurance has the value of -0.101 with significant value of 0.077 showing that negative and insignificant connection exists between online banking and security & trust assurance. The correlation between online and innovative factor has the value -0.153 with significant value of 0.007, indicating that negative and significant connection exists between online banking and innovator factor. Also, the connection between online banking and customer service assurance

shows that value of -0.046 with significant value of 0.423, implying that negative and insignificant relationship exists between online banking service and customer service assurance during the study period.

5.8. Regression Result

Table 4. 31: Analysis of Variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.457	4	1.364	10.729	.000
Residual	38.530	303	.127		
Total	43.987	307			

Source: Researcher's computation

The table above shows the analysis of variance result of regression showing the regression and residual values of 5.457 and 38.530 with the degree of freedom value of 4 and 303. The mean square values are 1.364 and 0.127. Meanwhile, the F-stat and its significant values are 10.729 and 0.000. this indicates the control variables could influence the dependent value (online banking service).

Table 4. 32: Coefficients

Dependent Variable: Online Banking Service	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.727	.093		7.823	.000
Awareness Factor	.190	.033	.338	5.828	.000
Security & Trust Assurance	-.002	.029	-.006	-.084	.933
Innovative Factor	-.034	.031	-.076	-1.101	.272
Customer Service Assurance	.037	.029	.085	1.255	.210

Source: Researcher's computation

Table 4.32 reveals that coefficient of the variables used in this survey. The reliant variable is the online banking service against the control variables which includes awareness factor, security & trust assurance, innovative factor, and customer service

assurance. The report shows that awareness factor has the coefficient figure of 0.190 with standard error 0.033 and sig value of 0.000, implying that positive and significant effect exists between online banking and awareness factor, that is, when awareness factor is employed, there will be a positive and significant impact on online banking services. Security & trust assurance shows the coefficient value of -0.002 with standard error of 0.029 and the sig value of 0.933 indicating that security & trust assurance reveal a negative and has no effect on online banking service and this could be as a result of the limited technological measures in monitoring the online activities in most of the developing countries of the world. The coefficient figure of innovative factor displayed was -0.034 with standard error value of 0.031 and sig figure of 0.272, indicating a negative and has no effect on online banking service that is, innovative factor revealed negative impact on online banking. The customer service assurance coefficient value is 0.037 with standard error of 0.029 and sig figure of 0.210, implying that customer service assurance reveals positive but has no effect on online banking service.

5.9.Study Findings

The demographic analysis reported that the variation between male and female was close though there was no form discrimination between male and female during the distribution survey. The age bracket between 19-25 has the higher participants, followed by age between 26-35, 36-45 and under 18years respectively and most of the participants have bachelor's degree, followed by higher school diploma, masters and doctoral certificates. that many of the respondents are married followed by single and widow. Many of the participants are the employed participants followed by self-employed, retiree, student and unemployed respectively.

The frequency analysis reported that most of the participants use online banking services, that online services have truly changed the banking structure in Cameroon and that the online banking service interaction in Cameroon is fair. It was also

indicated that online transaction is fairly operates, that information content of the online banking service in Cameroon is fairly good and that the awareness of the online banking service is moderate including the quality of the service is fair. The frequency result revealed that internet banking is difficult to understand and its time consuming among many of the users. which indicates that internet fraud discourages the use of internet banking in Cameroon, that dissemination of information through the internet is not that secure and efficient and using internet banking is difficult for the older customers so, they mostly go against online banking in Cameroon. More so, it was showed that many of the participants supported that online banking is not reliable as the traditional form of banking, that the quality of services rendered through e-banking does not encourages customers' patronage and loyalty, and many of the participants concur that online interaction with the banking services require a lot of mental effort and this discourage some customers. Furthermore, it showed that payments made via electronic banking platform processed are mostly not secured, that many of the participants agreed that the forcefully attitude of banks towards online banking mostly discourages some customers to participate, and government does not really provides rules and regulations to support the use of internet banking in Cameroon. Most customers worried with online banking due to assessment of their account by other people and many of the them concur that buying goods through the online banking platform is time waste, difficult and costly in Cameroon. The report of the Crosstabs analysis reported that that many of the participants use online banking service though the male users are more than the female users and also reported that the age between 19-25 mostly use online banking, followed by age between 26-35years, 36-45years, and under 18 respectively.

The findings from the correlation test revealed that positive and significant connection exists between online banking service and awareness factor, the connection between online banking service and security & trust assurance negative and no connection exists between online banking and security & trust assurance, the correlation between

online and innovative factor indicated a negative and significant connection exists between online banking and innovator factor. Also, the connection between online banking and customer service assurance showed a negative and insignificant relationship exists between online banking service and customer service assurance during the study period.

The regression result reported that awareness factor has the coefficient figure of 0.190 and sig value of 0.000, implying that positive and significant effect exists between online banking and awareness factor, that is, when awareness factor is employed, there will be a positive and significant impact on online banking services. Security & trust assurance shows the coefficient value of -0.002 and the sig value of 0.933 indicating that security & trust assurance reveal a negative and has no effect on online banking service and this could be as a result of the limited technological measures in monitoring the online activities in most of the developing countries of the world. The coefficient figure of innovative factor displayed was -0.034 and sig figure of 0.272, indicating a negative and has no effect on online banking service that is, innovative factor revealed negative impact on online banking. The customer service assurance coefficient value is 0.037 with standard error of 0.029 and sig figure of 0.210, implying that customer service assurance reveals positive but has no impact on online banking service.

6. CONCLUSION & KEY RECOMMENDATIONS

The focus of this survey is to investigate the factors affecting the adoption of online banking services by civil servants in Cameroon. However, the specific objectives are stated as; to examine the innovative factor on online banking services; to investigate the impact of security and trust factors on online banking services; to determine the effect of customer service assurance on use online banking services; and to survey the effect of awareness factor on online banking services among civil servant in Cameroon. The survey tested the hypothesis with 5% level of significance where the information for the analysis was obtained from raw data. The raw data were gotten through questionnaire which was distributed mostly among the civil servant in some part of Cameroon. The analyses used in this survey are frequency test, crosstabs test, descriptive test, factor analysis, correlation test, reliability test and regression test. Different concepts were discussed in the section two of this survey ranging from the online involvement with banking structure and strategy, civil servant attitude and internet adoption, reputation of organization, quality and customer satisfaction.

The findings revealed that revealed that positive and significant connection exists between online banking service and awareness factor while the connection between online banking service and security & trust assurance exhibited a negative and insignificant connection including the relationship between online banking and customer service assurance. Also, a negative and significant connection exists between online banking and innovator factor. Furthermore, the regression result reported that awareness factor a positive and significant effect on online banking, security & trust assurance showed a negative and insignificant effect on online banking service,

innovative factor displayed a negative and insignificant effect on online banking service, and customer service assurance revealed positive but has insignificant impact on online banking service.

Online banking protection can't be assured by technological solutions alone, the human element is also essential. If online banking clients don't take measures, internet banking security can be easily exploited. It is on this note this survey concluded that online services have truly changed the banking structure and interaction in Cameroon though they mostly operate it fairly. It was also concluded that information content of the online banking service is fairly good, and the awareness of the online banking service is moderate including the quality of the service is fair.

More so, it is concluded that internet banking is difficult to understand and its time consuming among many of the users and internet fraud discourages the use of internet banking in Cameroon. Additionally, the dissemination of information through the internet is not mostly secure and efficient and using internet banking is difficult for the older customers so, they mostly go against online banking in Cameroon.

It was concluded that online banking is not reliable as the traditional form of banking, that the quality of services rendered through e-banking does not encourages customers' patronage and loyalty, and online interaction with the banking services require a lot of mental effort and this discourage some customers.

Furthermore, it was concluded that the rules and regulations introduced by the regulatory authorities does not adequately encourage the online banking involvement and this makes some of the customers to be worried with online banking due to assessment of their account by other people and many of the them concur that buying goods through the online banking platform is time waste, difficult and costly in Cameroon.

It was also concluded that there is a positive and significant connection that exists between online banking service and awareness factor, though a negative and

insignificant connection exists between online banking service and security & trust assurance, and between online banking and customer service assurance.

In line with the findings and conclusion of the study, following recommendations are made:

Firstly, the government should further introduce measures through the relevant regulatory authorities to adequately encourage the online banking involvement among civil servants.

Secondly, the government and the internet providers should strength connectivity to ease assess of buying goods and other payments through the online banking platform to avoid time waste, difficult and disruption among users.

Thirdly, banks should make a constant awareness of internet banking and should be made simple to be understood and friendly to the older customers in Cameroon.

Fourthly, the regulatory bodies should be proactive to mitigate if not to eradicate internet fraud and to make sure the information dissemination is mostly secure and efficient.

Lastly, banks and other regulatory authorities should enhance the improvement of security & trust in order to upsurge financial inclusion and customer service assurance and satisfaction.

This survey had examined the factors affecting the adoption of online banking services by civil servants in Cameroon and some of the key factors that could affect the target audience were itemized in the developing settings like Cameroon. However, it was suggested that further researchers could focus on a comparative analysis between two or more countries on the adoption of online banking in Africa. Also, further researchers could examine the relation between the policy formation and adoption on internet banking using different scope of the study.

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APPENDICES

Appendices I Frequency Table

What is your sex group?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	165	53.6	53.6	53.6
Female	143	46.4	46.4	100.0
Total	308	100.0	100.0	

What is your age?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under 18	24	7.8	7.8	7.8
19-25	120	39.0	39.0	46.8
26-35	104	33.8	33.8	80.5
36-45	60	19.5	19.5	100.0
Total	308	100.0	100.0	

What is your qualification?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid High school diploma	58	18.8	18.8	18.8
B.Sc. degree	194	63.0	63.0	81.8
M.Sc. degree	52	16.9	16.9	98.7
PhD	4	1.3	1.3	100.0
Total	308	100.0	100.0	

What is your marital status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Divorce	84	27.3	27.3	27.3
	Married	222	72.1	72.1	99.4
	Widow	2	.6	.6	100.0
	Total	308	100.0	100.0	

What is your employment status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	8	2.6	2.6	2.6
	Unemployed	7	2.3	2.3	4.9
	Self-employed	21	6.8	6.8	11.7
	Employed	253	82.1	82.1	93.8
	Retired	19	6.2	6.2	100.0
	Total	308	100.0	100.0	

Do you use online banking services?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	16	5.2	5.2	5.2
	Yes	292	94.8	94.8	100.0
	Total	308	100.0	100.0	

Online services have truly changed the banking structure in Cameroon

	Frequency	Percent	Valid Percent	Cumulative Percent
No	20	6.5	6.5	6.5
Valid Yes	288	93.5	93.5	100.0
Total	308	100.0	100.0	

The interaction of online banking service is

	Frequency	Percent	Valid Percent	Cumulative Percent
Poor	21	6.8	6.8	6.8
Fair	270	87.7	87.7	94.5
Valid Good	15	4.9	4.9	99.4
Very good	2	.6	.6	100.0
Total	308	100.0	100.0	

Online transaction service is

	Frequency	Percent	Valid Percent	Cumulative Percent
Poor	23	7.5	7.5	7.5
Fair	254	82.5	82.5	89.9
Valid Good	29	9.4	9.4	99.4
Very good	2	.6	.6	100.0
Total	308	100.0	100.0	

Information content of the online banking service is

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	29	9.4	9.4	9.4
	Fair	137	44.5	44.5	53.9
	Good	140	45.5	45.5	99.4
	Very good	2	.6	.6	100.0
	Total	308	100.0	100.0	

The awareness of the online banking service is

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	31	10.1	10.1	10.1
	Fair	132	42.9	42.9	52.9
	Good	143	46.4	46.4	99.4
	Very good	2	.6	.6	100.0
	Total	308	100.0	100.0	

The quality of the service is

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	34	11.0	11.0	11.0
	Fair	259	84.1	84.1	95.1
	Good	15	4.9	4.9	100.0
	Total	308	100.0	100.0	

Internet banking is difficult to understand and its time consuming

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	49	15.9	15.9	15.9
	Agree	224	72.7	72.7	88.6
	Neutral	14	4.5	4.5	93.2
	Disagree	18	5.8	5.8	99.0
	Strongly disagree	3	1.0	1.0	100.0
	Total	308	100.0	100.0	

Internet fraud discourages the use of internet banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	62	20.1	20.1	20.1
	Agree	201	65.3	65.3	85.4
	Neutral	11	3.6	3.6	89.0
	Disagree	23	7.5	7.5	96.4
	Strongly disagree	11	3.6	3.6	100.0
	Total	308	100.0	100.0	

Dissemination of information through the internet is secure and efficient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	10	3.2	3.2	3.2
	Agree	19	6.2	6.2	9.4
	Neutral	18	5.8	5.8	15.3
	Disagree	257	83.4	83.4	98.7
	Strongly disagree	4	1.3	1.3	100.0
	Total	308	100.0	100.0	

Using internet banking is difficult for the older customers so, they mostly go against online banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	63	20.5	20.5	20.5
	Agree	187	60.7	60.7	81.2
	Neutral	26	8.4	8.4	89.6
	Disagree	21	6.8	6.8	96.4
	Strongly disagree	11	3.6	3.6	100.0
	Total	308	100.0	100.0	

Online banking is not reliable as the traditional form of banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	52	16.9	16.9	16.9
	Agree	205	66.6	66.6	83.4
	Neutral	23	7.5	7.5	90.9
	Disagree	22	7.1	7.1	98.1
	Strongly disagree	6	1.9	1.9	100.0
	Total	308	100.0	100.0	

The quality of services rendered through e-banking encourages customers patronage and loyalty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	12	3.9	3.9	3.9
	Agree	18	5.8	5.8	9.7
	Neutral	24	7.8	7.8	17.5
	Disagree	254	82.5	82.5	100.0
	Total	308	100.0	100.0	

Online interaction with the banking services require a lot of mental effort and this discourage some customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	60	19.5	19.5	19.5
Valid Agree	194	63.0	63.0	82.5
Valid Neutral	25	8.1	8.1	90.6
Valid Disagree	26	8.4	8.4	99.0
Valid Strongly disagree	3	1.0	1.0	100.0
Valid Total	308	100.0	100.0	

Payments made via electronic banking platform processed securely

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	3	1.0	1.0	1.0
Valid Agree	12	3.9	3.9	4.9
Valid Neutral	23	7.5	7.5	12.3
Valid Disagree	260	84.4	84.4	96.8
Valid Strongly disagree	10	3.2	3.2	100.0
Valid Total	308	100.0	100.0	

The forcefully attitude of banks towards online banking mostly discourages some customers to participate

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	58	18.8	18.8	18.8
Valid Agree	201	65.3	65.3	84.1
Valid Neutral	19	6.2	6.2	90.3
Valid Disagree	26	8.4	8.4	98.7
Valid Strongly disagree	4	1.3	1.3	100.0
Valid Total	308	100.0	100.0	

Government provides rules and regulations to support the use of internet banking

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	4	1.3	1.3	1.3
Valid Agree	14	4.5	4.5	5.8
Valid Neutral	26	8.4	8.4	14.3
Valid Disagree	253	82.1	82.1	96.4
Valid Strongly disagree	11	3.6	3.6	100.0
Valid Total	308	100.0	100.0	

Most customers worried with online banking due to assessment of their account by other people

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	45	14.6	14.6	14.6
Valid Agree	203	65.9	65.9	80.5
Valid Neutral	24	7.8	7.8	88.3
Valid Disagree	30	9.7	9.7	98.1
Valid Strongly disagree	6	1.9	1.9	100.0
Valid Total	308	100.0	100.0	

Buying goods through the online banking platform is time waste, difficult and costly

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	71	23.1	23.1	23.1
Valid Agree	180	58.4	58.4	81.5
Valid Neutral	29	9.4	9.4	90.9
Valid Disagree	21	6.8	6.8	97.7
Valid Strongly disagree	7	2.3	2.3	100.0
Valid Total	308	100.0	100.0	

Crosstabs Analysis

What is your sex group? * Do you use online banking services?

Crosstabulation

Count

		Do you use online banking services?		Total
		No	Yes	
What is your sex group?	Male	8	157	165
	Female	8	135	143
Total		16	292	308

What is your age? * Do you use online banking services?

Crosstabulation

Count

		Do you use online banking services?		Total
		No	Yes	
What is your age?	Under 18	4	20	24
	19-25	2	118	120
	26-35	3	101	104
	36-45	7	53	60
Total		16	292	308

Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Online Banking Service	308	0	3	.99	.379
Awareness Factor	308	0	3	1.38	.671
Security & Trust Assurance	308	1	5	2.09	.923
Innovative Factor	308	1	5	2.08	.837
Customer Service Assurance	308	1	5	2.19	.870
Valid N (listwise)	308				

Reliability

Case Processing Summary

	N	%
Valid	308	100.0
Cases Excluded ^a	0	.0
Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.568	12

Factor Analysis

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.697	55.812	55.812	6.697	55.812	55.812
2	.926	7.717	63.529			
3	.711	5.929	69.458			
4	.672	5.599	75.056			
5	.622	5.179	80.236			
6	.523	4.358	84.594			
7	.410	3.414	88.008			
8	.374	3.117	91.125			
9	.339	2.821	93.946			
10	.300	2.497	96.443			
11	.233	1.940	98.384			
12	.194	1.616	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Internet banking is difficult to understand and its time consuming	.767
Internet fraud discourages the use of internet banking	.776
Dissemination of information through the internet is secure and efficient	-.812
Using internet banking is difficult for the older customers so, they mostly go against online banking	.761

Online banking is not reliable as the traditional form of banking	.793
The quality of services rendered through e-banking encourages customersâ€™ patronage and loyalty	-.602
Online interaction with the banking services require a lot of mental effort and this discourage some customers	.795
Payments made via electronic banking platform processed securely	-.683
The forcefully attitude of banks towards online banking mostly discourages some customers to participate	.773
Government provides rules and regulations to support the use of internet banking	-.772
Most customers worried with online banking due to assessment of their account by other people	.714
Buying goods through the online banking platform is time waste, difficult and costly	.690

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Correlations

		Online Banking Service	Awarenes s Factor	Security & Trust Assuranc e	Innovativ e Factor	Customer Service Assurance
Online Banking Service	Pearson Correlation	1	.343**	-.101	-.153**	-.046
	Sig. (2-tailed)		.000	.077	.007	.423
	N	308	308	308	308	308
Awareness Factor	Pearson Correlation	.343**	1	-.297**	-.345**	-.265**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	308	308	308	308	308
Security & Trust Assurance	Pearson Correlation	-.101	-.297**	1	.556**	.559**
	Sig. (2-tailed)	.077	.000		.000	.000
	N	308	308	308	308	308
Innovative Factor	Pearson Correlation	-.153**	-.345**	.556**	1	.503**
	Sig. (2-tailed)	.007	.000	.000		.000
	N	308	308	308	308	308
Customer Service Assurance	Pearson Correlation	-.046	-.265**	.559**	.503**	1
	Sig. (2-tailed)	.423	.000	.000	.000	
	N	308	308	308	308	308

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.352 ^a	.124	.112	.357

a. Predictors: (Constant), Customer Service Assurance, Awareness Factor, Innovative Factor, Security & Trust Assurance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.457	4	1.364	10.729	.000 ^b
	Residual	38.530	303	.127		
	Total	43.987	307			

a. Dependent Variable: Online Banking Service

b. Predictors: (Constant), Customer Service Assurance, Awareness Factor, Innovative Factor, Security & Trust Assurance

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.727	.093		7.823	.000
	Awareness Factor	.190	.033	.338	5.828	.000
	Security & Trust Assurance	-.002	.029	-.006	-.084	.933
	Innovative Factor	-.034	.031	-.076	-1.101	.272
	Customer Service Assurance	.037	.029	.085	1.255	.210

a. Dependent Variable: Online Banking Service

Appendices II

**T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF GRADUATE STUDIES
DEPARTMENT OF BUSINESS ADMINISTRATION**



COVER LETTER

Dear Sir/ Ma

I, Lith Enestine Tembon Ambit a Master's student of Istanbul Aydin University, undergoing a survey on the factors affecting the adoption of online banking services by civil servants in Cameroon. Hence, this survey is designed to seek your opinion regarding this subject. The information you supplied is mainly for academic exercise, and shall be treated as confidential and used strictly, for this purpose.

Thanks for your time and consideration

Research Questionnaire

SECTION A: Personal Information

Please tick the appropriate response for each item

1. What is your sex group?
 - Male
 - Female

2. What is your age?

- Under 18
- 19-25
- 26-35
- 36-45
- Above 45

3. What is your qualification?

- High school diploma
- B.Sc. degree
- M.Sc. degree
- PhD

4. What is your marital status?

- Married
- Divorce
- Widow
- Single

5. What is your employment status?

- Student
- Unemployed
- Self-employed
- Employed
- Retired

6. Do you use online banking services?

- Yes
- No

7. Online services have truly changed the banking structure in Cameroon

- Yes
- No

SECTION B

Kindly indicate your opinion

The keys are highlighted below:

8. The interaction of online banking service is (a) Poor () (b) Fair () (c) Good () (d) Very Good () (e) Excellent ()
9. Online transaction service is (a) Poor () (b) Fair () (c) Good () (d) Very Good () (e) Excellent ()
10. Information content of the online banking service is (a) Poor () (b) Fair () (c) Good () (d) Very Good () (e) Excellent ()
11. The awareness of the online banking service is (a) Poor () (b) Fair () (c) Good () (d) Very Good () (e) Excellent ()
12. The quality of the service is (a) Poor () (b) Fair () (c) Good () (d) Very Good () (e) Excellent ()

SA = Strongly Agree A = Agree N = Neutral D = Disagree SD = Strongly Disagree

		SA	A	N	D	SD
13	Internet banking is difficult to understand and its time consuming					
14	Internet fraud discourages the use of internet banking					
15	Dissemination of information through the internet is secure and efficient					
16	Using internet banking is difficult for the older customers so, they mostly go against online banking					
17	Online banking is not reliable as the traditional form of banking					
18	The quality of services rendered through e-banking encourages customers' patronage and loyalty					
19	Online interaction with the banking services require a lot of mental effort and this discourage some customers.					
20	Payments made via electronic banking platform processed securely					
21	The forcefully attitude of banks towards online banking mostly discourages some customers to					

	participate					
22	Government provides rules and regulations to support the use of internet banking					
23	Most customers worried with online banking due to assessment of their account by other people					
24	Buying goods through the online banking platform is time waste, difficult and costly					

Evrak Tarih ve Sayısı: 18/10/2019-5944



T.C.
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Sayı : 88083623-020

Konu : Etik Onayı Hk.

Sayın LITH ENESTINE TEMBON AMBIT

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 08.10.2019 tarihli ve 2019/15 sayılı kararıyla uygun bulunmuştur.

Bilgilerinize rica ederim.

e-İmzalıdır

Dr.Öğr.Üyesi Hüseyin KAZAN

Müdür Yardımcısı

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RESUME

Personal Information

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Education

2018-2020 Master's in Business Administration, Business Administration, Istanbul Aydin University, Turkey.

2014-2015 Bachelor of Science in Banking and Finance, University of Buea, Cameroon.

2011-2013 HND in Banking and Finance, Higher Institute of Management Studies Buea, Cameroon.

Nationality Cameroonian **Language Skills** French English Turkish
Good Excellent Fair

