



Opportunity and Challenges of Electronic-Banking System in Commercial Bank of Ethiopia (A Case Study on Gurage Zone)

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Abstract

This study is conducted with the purpose of analyzing the opportunities and challenges of electronic banking system in commercial bank of Ethiopia founds at Gurage zone. It was conducted based on data mainly collected from staff and customers of the bank through questionnaires and focused group discussion. The study identified benefits of electronic banking that a customer gets as a result of using e-banking services as well as the benefits the bank gets as a result of providing e-banking services. It also investigated the major challenges for the electronic banking services in commercial bank of Ethiopia as of infrastructural, legal and regulatory, socio-cultural, and illiteracy related challenges. To address various challenges identified on the study, the study suggests a series of measures which could be taken by government as well as commercial bank of Ethiopia.