

THE PENETRATION OF ONLINE BANKING SERVICES IN ETHIOPIA- AN ANALYSIS OF PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Online banking services are order of the day in banking sector which enables the banks to offer hybrid banking products/ services. The online services of banking can target large base of customers with verity of banking services with speed and accuracy. The extent of penetration of online services depends on the availability and implementation of technology, regulations of government and market /customer readiness. The present paper examines the public and private sector bank of Ethiopia on penetration of online banking services.

KEY WORDS: Advanced Online Services, Basic Online Services, Ethiopian Banking Sector, Online Banking and Online Customer Service and Support

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