

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



**THE IMPACT OF ELECTRONIC BANKING ON CUSTOMER ATTITUDE  
AND CUSTOMER AWARENESS: A CASE OF THE STUDY COMMERCIAL  
BANKS IN MOGADISHU SOMALI**

**MASTER THESIS**

**Liban Abdirizak DAHIR**

**Business Administration Department  
Business Administration Master in English Program**

**JUNE 2022**

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**Thesis Advisor: Prof. Dr. Enver Alper GÜVEL**

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**İSTANBUL GEDİK ÜNİVERSİTESİ**  
**LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ**

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## **DECLARATION**

This thesis was written only for the purpose of completing the criteria for a Master's degree in business administration. Previously, this thesis had not been submitted to any other institution for consideration or approval. All relevant documents and sources have been cited and referenced in the proper places. (28/06/2022)

Liban abdirizak DAHIR



## **PREFACE**

To begin, I'd want to express my gratitude to Allah for providing me the opportunity to finish my thesis in its whole. Let me begin by thanking Professor Anver Alper GÜVEL of the Department of Business Administration for his invaluable guidance and support during this writing process. His counsel and skills proved to be really useful.

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Liban Abdirizak DAHİR

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**THE IMPACT OF ELECTRONIC BANKING ON CUSTOMER ATTITUDE  
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COMMERCIAL BANKS IN MOGADISHU SOMALI**

**ABSTRACT**

**Purpose:** The study's primary objective is to determine the effect of internet banking on customer awareness and attitudes about financial services. According to the researchers, it is for this reason that the commercial banks in Mogadishu, Somalia, were chosen as the case study for the project. The objective of this study is to have a better understanding of the interrelationships between the variables.

**Methodology:** The researchers employed a descriptive study approach in conjunction with a random sample of participants to extract information from them. The study's quantitative methodology included the design of an online questionnaire for participants to complete. Consumer attitude and awareness questionnaires were provided to participants to ascertain, among other things, how online banking effects consumer attitude and awareness on a 5-point Likert scale. To accomplish the study's aims, many sorts of analyses were conducted, including descriptive, correlational, and regression analyses. The SPSS statistical program was used to examine the data.

**Findings:** The study found that consumer attitudes and internet banking had a significant impact on each other. This suggests that a 1% rise in consumer attitude toward internet banking will lead to a 1% increase in demand for it. The bank will benefit from this aspect. Increasing the value of each sale and building customer loyalty. Because the attitudes of customers impact their purchasing decisions, understanding the many facets of consumer attitudes may aid marketers in making sales predictions for their goods. The study also found that there is a link between consumer awareness and internet banking. This implies that a 1% increase in consumer awareness will lead to more people using online banking, which in turn will help stabilize the economy and set more reasonable expectations for customers.

**Recommendation:** Online banking is becoming more popular, and banks should be prepared to meet that demand. Customer attitudes about online banking are strongly influenced by the quality of the platform. The commercial banks in Somalia should offer more user-friendly internet banking in order to let clients carry out their financial activities quickly and easily.

**Keywords:** *Online Banking, Customer Attitude, Customer Awareness*

# ELEKTRONİK BANKACILIĞIN MÜŞTERİ TUTUMU VE MÜŞTERİ BİLİNCİNDEKİ ETKİSİ MOGADIŞU SOMALİ'DEKİ TİCARİ BANKALAR ARAŞTIRMASI ÖRNEĞİ

## ÖZET

**Amaç:** Bu çalışmanın temel amacı, internet bankacılığının müşterilerin finansal hizmetlere yönelik farkındalık ve tutumlarına etkisini belirlemektir. Araştırmacılara göre, proje için vaka çalışması olarak Somali'nin Mogadişu kentindeki ticari bankalar bu nedenle seçildi. Bu çalışmanın amacı, değişkenler arasındaki karşılıklı ilişkileri daha iyi anlamaktır.

**Metodoloji:** Araştırmacılar, onlardan bilgi çıkarmak için rastgele bir katılımcı örneği ile birlikte tanımlayıcı bir çalışma yaklaşımı kullandılar. Çalışmanın nicel metodolojisi, katılımcıların tamamlaması için çevrimiçi bir anketin tasarımını içeriyordu. Katılımcılara, diğer şeylerin yanı sıra, çevrimiçi bankacılığın tüketici tutumunu ve farkındalığını nasıl etkilediğini belirlemek için 5'li Likert ölçeğinde tüketici tutum ve farkındalık anketleri verildi. Çalışmanın amaçlarına ulaşmak için betimsel, ilişkisel ve regresyon analizleri dahil olmak üzere birçok türde analiz yapılmıştır. Verileri incelemek için SPSS istatistik programı kullanıldı.

**Bulgular:** Araştırma, tüketici tutumları ile internet bankacılığının birbirleri üzerinde önemli bir etkiye sahip olduğunu ortaya koymuştur. Bu, tüketicinin internet bankacılığına yönelik tutumundaki %1'lik bir artışın, internet bankacılığına olan talepte %1'lik bir artışa yol açacağını göstermektedir. Banka bu yönden fayda sağlayacaktır. Her satışın değerini artırmak ve müşteri sadakati oluşturmak. Müşterilerin tutumları satın alma kararlarını etkilediğinden, tüketici tutumlarının birçok yönünü anlamak, pazarlamacıların malları için satış tahminleri yapmasına yardımcı olabilir. Araştırma ayrıca tüketici farkındalığı ile internet bankacılığı arasında bir bağlantı olduğunu da ortaya koydu. Bu, tüketici farkındalığındaki %1'lik bir artışın daha fazla insanın çevrimiçi bankacılık kullanmasına yol açacağını ve bunun da ekonomiyi istikrara kavuşturmaya ve müşteriler için daha makul beklentiler oluşturmaya yardımcı olacağı anlamına geliyor.

**Öneri:** İnternet bankacılığı daha popüler hale geliyor ve bankalar bu talebi karşılamaya hazır olmalıdır. Müşterilerin çevrimiçi bankacılıkla ilgili tutumları, platformun kalitesinden güçlü bir şekilde etkilenir. Somali'deki ticari bankalar, müşterilerin finansal faaliyetlerini hızlı ve kolay bir şekilde yapabilmeleri için daha kullanıcı dostu internet bankacılığı sunmalıdır.

**Anahtar Kelimeler:** *İnternet Bankacılığı, Müşteri Tutumu, Müşteri Bilinci*

## **1. INTRODUCTION**

Globally and in developing nations has changed financial services and retail banking. With financial services can now better meet users' needs. Using Internet banking technology to serve customers has become a competitive advantage for banks. Internet banking, introduced in 1994, is gaining traction among financial institutions and businesses. Banking and clients may now connect in new ways. Having a broader market and more lucrative clientele benefits bank workers. Customers may save time and money by utilizing online banking. E-banking is a novel technology, according to Shanbaug (2013). An online financial transaction that does not involve a physical bank visit. And banking is no exception. The world's financial system has transformed, and Somalia is no exception.

In addition, how a customer feels about a brand effects their future behavior. Cognitive, emotional, and behavioral aspects of consumer attitude Consumers generate opinions based on personal experience and information from many sources. Emotions have a big role in consumer attitude study (Makanyeza, 2014; Yeung and Leung, 2007: and Kolkailah et al. (2012).

To be successful, all parties, including the customer, must work together (Sakina et al. 2012; and Ong and Sakina 2011). A consumer's criticism or concern must be expressed first (Donoghue and De Klerk 2009). To do so, customers must be aware of both their rights and the restrictions. Also, the law doesn't always protect consumers (Sakina et al. 2012). Thus, consumers must actively defend their rights against market exploitation. Defending against unethical corporations may be difficult if consumers are unaware of their rights and claim procedures. As a consequence, a thorough research is required to determine consumer knowledge and behavior. That is, the ability to create a consumer-friendly environment, particularly in developing markets.

Consumers have become used to online banking. Since the system protects account privacy and is well-established, it is safer than other Fintech solutions. However,

basic system flaws such as online remittance restrictions and incompatibility with the customer's device's operating system will continue to impede its spread. This study's purpose was to discover the most relevant elements affecting Internet banking use. That was the topic of this session. "Bank" would become "not just a location, but a way of life." Guo, (2012), consumption habits and awareness will be examined. Humans, as we all know, are one of the most challenging resources to manage.

Customers are one of the most crucial resources for every corporation. It's hard to get someone to give up their stuff, particularly money, since we all know that money has a value dependent on time. Because Somalia's banking system is Islamic, this research tries to explain how commercial banks function and the influence of client attitudes, knowledge, and behavior surrounding online banking. Somalia is a nation in turmoil, and the financial industry is a newcomer.

An investigation into the attitudes and Awareness of people in Somalia who use online banking the researcher chose a commercial bank in Mogadishu as the case of the study. Commercial banking is growing quickly in Somalia, as well as the Islamic payment system. To help non-banking customers understand banks, Firms can be more efficient, control operations, and save money by automating paper-based and labor-intensive tasks that are time-consuming and paper-based.

## **2. LITERATURE REVIEW**

This section will discuss customers' awareness and how their financial success influences the banking system, as well as the importance of customer pleasure. This chapter will place a premium on consumer attitude and consumer rights, and the research will conduct a literature review as well as some empirical investigations relevant to this field of study.

### **2.1 Consumer Awareness**

Customer awareness and knowledge are affecting consumer attitudes and behavior toward goods. Several studies compared consumer attitudes and behavior in industrialized and emerging nations. Consumer awareness and product usage are thought to be greater in industrialized countries. Alimi, et al (2016), consumption awareness and knowledge influence a variety of beneficial consumer behaviors. Incorporate ethical labeling into company graphics. So that consumers are aware of a product's ethical aspects and may make informed judgments or take appropriate action. Direct marketers' invasion of customers' privacy necessitates consumer knowledge. They found that men and younger individuals are more aware of privacy laws. Marketing studies have shown that knowledgeable customers better grasp marketing communications. Non-professionals and professionals evaluate items and services differently. Amutha, (2016), consumer knowledge may be seen in several ways. Some analysts feel this phenomenon has many facets that influence consumer behavior. Conscious shoppers know their rights and responsibilities. Consumers who know their rights and obligations can't be exploited. Informed customers may influence the design and delivery of products and services. Consumers are the lifeblood of all economies. Assuring correct product labeling, consumer understanding of crucial advertising messages, and equal treatment for minorities requires consumer knowledge.

A consumer does not just purchase stuff. This movement is called "consumerism." It is a powerful political force worldwide. Securing consumers' fundamental rights

encompasses many initiatives. "Consumerism" is a marketing term for efforts used to safeguard others' money (Donoghue et al., 2015).

The right to safety protects consumers against dangerous marketing practices that risk their health and life. To exercise informed consent, customers must be sufficiently informed. So consumers should be safeguarded. In terms of quality and price, customers have the right to choose. Business actions like price gouging and profiteering should be outlawed. Or, the right to be heard. Government initiatives impacting consumer welfare are open to public debate. In other cases, the right to basic needs fulfillment is used instead. Consumers get food, housing, and basic education. Unfair business tactics harmed a client's right to reimbursement. Consumer education is vital because it helps consumers make better market judgments. Consumers have a right to a safe and healthy environment in which to live and work (Makela and Peters, 2004).

Guo (2012) Consumers' privacy is protected when doing business. For online purchases, customers are more likely to share personal information. Clients contribute a lot of personal information often online. We accept debit and credit cards online! Protecting customer data is only fair. Knowing one's rights as a consumer awareness is understanding one's rights while shopping. Informed consumers are more likely to spend money. Making educated purchasing is possible. Customers might also demand high-quality merchandise. Knowledge of one's rights helps customers evaluate a company and its goods, argue, Bello et al (2020). Customers will be pleased and use a company that respects consumer rights. A dissatisfied consumer may file a claim if they know their rights. Uninformed customers are less inclined to seek remedies (Donoghue et al., 2015). If unhappy consumers are not handled, consumer activism such as boycotts and large demonstrations will ensue. Customers benefit from understanding their rights while shopping, Garman et al (1992).

## **2.2 Consumer attitudes and online banking**

As previously said, internet banking is a new and quickly increasing area of marketing research. They observed that attitude, subjective criteria, and behavioral restrictions influenced consumer intent to utilize internet banking. Price sensitivity,

complaint propensity, and switching obstacles were explored by Sathye (1999) examined the impact of online banking on infrastructure and security. Using online banking affected all of these factors. Trust boosts clients' desire to use internet banking. Unsurprisingly, some online bank customers in a mid-sized New York city choose to utilize local branch banks. When it comes to loans, CDs, and investments online banks are preferred (Unsal et al., 2002).

These days, most customers utilize several devices. Not everyone has stopped shopping. So the projected operational savings are frequently a mirage. The proliferation of channels has resulted in high starting costs, slow uptake, and little savings (Sarel and Marmorstein, 2004). Online banking uptake and use by consumers has behind industry and management expectations. As a result of pervasive telephone and online banking, consumers' behavior has not changed much. Distribution methods will change as the population matures and uses computers more.

Internet banking development was surveyed by IT managers and bank clients. Affluent customers are more inclined to employ technology-based financial services. In addition, adopting technology-based services saved time and money. In the competitive financial services business, internet banking is a popular marketing tool. It attracts new customers and reduces expensive paper processing and bank teller contacts. Less staff and internet banking may help banks compete. Another option is to improve bank efficiency.

The features that support or discourage the use of internet banking were also explored. Instead of focusing on customers, banks are focusing on productivity and efficiency. These ideas influence how people use new technologies. TAM is the best approach for analyzing online banking acceptance. Perceived utility and ease of use of technology are key factors affecting adoption attitudes. Pikkariainen (2004). Consumer behavior is determined by opinions concerning the system's use. To explore information technology user acceptance, Davis (1986), develops the Technology Accepted Model (TAM). TAM seeks to describe user behavior across a wide range of end-user computing platforms and demographics, while also being economically and conceptually justifiable. Davis (1986).

Consumer attitude" combines "consumer" with "other attitude." Consumers are those who buy and utilize goods and services. In marketing, customers' attitudes toward a product or service are referred to as "attitudes." An attitude has three parts: cognitive, emotional, and behavioral-cognitive. Customers who are pleased about online banking are more inclined to transact online, leading to increased adoption. Pavlou and Paul (2019) Customers may use self-help channels like public wireless Internet at any time and from anyplace. (K. Nam et al. 2016) (J. Kim, 2013).

### **2.3 Consumer Behavior Deals With How Customers Allocate Their Resources**

Purchasing a product or service is considered consumer behavior. Customer behavior is studied by consumer psychologists. The problem is the gathering of relevant information, choosing a retailer or service provider, and other pre- and post-purchase actions. Consider buying a washing machine. Consumers may use the internet, chat to friends and colleagues, read periodicals, and counsel a spouse or partner before making a buy. Lesser-known businesses and brands may be aided by the data to discuss pricing, warranty, installation, delivery dates, and removal of the old washer, the client may visit one or more local showrooms. Finally, the customer orders. We must concentrate on one component of consumer psychology at a time. We usually look at the factors that influence a behavior. To do nothing and preserve the status quo needs a choice ( Ajzen & Fishbein, 1980). However, there is a contrast between tasks that need several options. Buying a new washing machine is a binary decision, but picking a brand entails weighing many options.

Subtle factors may impact customer perception and receptivity. However, a message's color or visual symbol may determine whether it inspires an emotion. A product's color may be rejected. When planning marketing campaigns, determining the influence of reference groups and trend-setters is critical. Given their tremendous influence on consumer behavior, reference groups or trend-setters should be engaged in advertising. As reference groups and trend-setters greatly affect purchase choices, this is vital (Rudnicki, 2011).

Remember that there are two types of motivation: logical and emotional. Promoting a product's characteristics or financial advantages can help reasonable customers. That's why emotional advertising is geared to sell products (Rudnicki, 2011).

Advertising is seen differently by different people. Clients just care about a tiny portion of what they see. Choosing which stimuli to view, consumers only see a fraction. The unfilled demands of customers are better incentives. This can be represented in many ways like deals or captivating ads. Expecting a reward increases acceptance. Choosing to interpret information according to personal preferences is a major concern. As a result, it is tough to get new clientele. Its uniqueness sets it apart from the competition, increasing its sales appeal. A message that appeals to the target audience must be well-crafted (Rudnicki, 2011).

Marketers used to think of customers as passive consumers of finished goods and technology who do not adapt or change. Customer changes or "misuses" were often quickly retaliated against. Customer-driven ideas may now be rapidly disseminated and shared through internet technologies. Consumers have come up with several useful and amusing ideas (Berthon et al., 2007). Hobbyist programmers aim to enhance existing programs in their spare time. Innovative products may be made utilizing flexible modular devices and low-cost components like computer chips and storage media.

For various reasons, businesses cannot ignore "smart consumers." Discovering new profitable opportunities is significantly simpler. Unscrupulous customers might seriously hurt the company's brand and intellectual property. Consumer innovation attitudes may vary from favorable to negative, passive to active, and can impact a firm's performance. Uncover a company's attitude and action towards creative customers with this new evaluation. Consumer behavior is influenced by social and psychological factors. How customers or organizations choose, acquire, and utilize products and services to suit their requirements. Individual consumer purchasing habits vary. Psychological and societal factors impact these shoppers' purchasing habits (Mollick, 2005). Consumer behavior is a person's response to buying. When time, money, and effort are restricted, it is said to be a discipline.

Consumer satisfaction has been acknowledged as a key theoretical and practical concern for over 40 years (Jamal, and Naser 2002). "A broad assessment of a company's performance in regard to customer expectations," according to overall customer satisfaction. The "customer service revolution" started around two decades ago. Customer satisfaction monitoring tools have been upgraded, and procedures for

ongoing quality improvement have been devised. Despite numerous studies by and for companies, customer service is not a private sector exclusive.

In today's global market, dissatisfied customers may not be able to return. Good customer service can only be provided by a bank's standards, procedures, and rules. Because service quality determines customer happiness. Munari et al. (2013), claim that customer happiness is a key factor in judging a bank's market engagement. In turn, customer happiness is a significant metric for African banks. Customers are vital in African banking. The goods they acquire are definitely more important than the bank's financial health three years ago.

How customers pick, acquire, use, and dispose of goods and services is studied. The media affects how customers feel, think, and act. Paul (2005) Consumer behavior is linked to tangible labor. Individuals' visits to companies or shopping centers may be tracked. It's hard to pick a company. For example, buying habits may be tracked. This is a tricky metric. This enables for additional behavioral study. (Papanastassiou, 2006) Consumer behavior studies how consumers devote time and money to diverse requirements. Customers' purchase behaviors may foretell their buying habits. It examines use frequency. On post-purchase evaluations and their influence on future purchases.

All aspects of consumer behavior are included in consumer behavior (Blackwell, et al 2006). Customers are at the center of every marketing decision. The consumer decision-making process includes mental and physical steps that customers take from needing a product or service to discarding it (Vrontis and Thrassou, 2007). Culture, social environment, and family influence consumer behavior, as do personality, values, attitudes, motivation, and lifestyle. These data were found to be "significant predictors" of customer behavior. Consumers identify needs, search for information, evaluate alternatives, buy, and evaluate afterward (Schiffman and Kanuk, 2007). Factors influencing consumers include culture, financial status, personality, and motivation.

These factors influence a consumer's choice of bank. People's reactions in social, cultural, environmental, or class contexts must be considered (Blythe, 2008). Social status, subculture, and marketing are extrinsic factors, Social factors include family

and friends. Referrals from friends and family are as vital as a bank's reputation (Wel and Nor, 2003). Influence of social structures and groups on consumer buying and consumption (Wel and Nor, 2003). Psychological factors such as personality and values influence self-concept and lifestyle. Customer decision to open a bank account is affected by personal variables. It is also convenient and secure. Word of mouth, past experiences, and personal requirements are used to choose banks. Consumers evaluate service quality on intangibles like dependability and responsiveness (Kotler & Keller, 2009).

#### **2.4 Consumer Attitudes, Behavior and Its Significance**

In addition to psychological influences, consumer behavior is determined by habits and manners as well as personality, risk-taking and lifestyle. Price, products, income, sale location, and advertising all impact consumer behavior. Social and cultural elements such as a person's social circle, extended family, and peers who set trends impact consumer behavior. These external factors affect consumers' purchase decisions. Gender, education, childbearing stage, income, and lifestyle are examples of "internal factors" (Karczewska, 2010).

Globalization seems to be focusing on consumer behavior aspects that are sensitive to country, culture, and religion. New consumer trends and consumer groups have evolved in recent years. The market economy promotes buyer and consumer interests. The competition influences price, promotional activities, product distribution logistics, and the marketing mix (Karczewska, 2010). Academics have described consumer behavior in many ways. It is a collection of activities that revolve on the purchase, use, and management of goods and services. Buying, owning, and using items are all covered. Customers buy products and services to suit their needs. Each product has its own set of restrictions, and each purchase is no exception. Because a customer's finances are compared to a product or service's pricing, economic characteristics are crucial. To achieve the specified aspirational level, the e-objective customer must utilize the purchased things. Consumer behavior may be described by characterizing the consumer's internal reactions to various incentives and perceptions, which trigger various purchase habits (Karczewska, 2010).

Thus, customer behavior may be classified as reasonable or irrational. Buyers who spend their money wisely on things that bring them enjoyment are rational. Rational consumers make conscious purchases that may not be in their best interest. Irrational purchases are driven by desires for imitation, incentives, elitism, and subliminal motivation. The customer is usually unaware of these links (Rudnicki, 2011). Keep in mind that the factors that impact purchase behavior influence this behavior. As previously stated, economic, social, and cultural aspects impact consumer behavior. The number of elements influencing buying choices adds to their complexity. However, with time, all behavioral predictions tend to accumulate and become more accurate. Customer demands are external drivers of consumer behavior. The fact that certain criteria have been prioritized does not imply their significance or suggest which needs should be satisfied first. Based on this information, American psychologist Abraham Maslow created the hierarchy of needs. As a consequence of this concept, a lower need must be met before a higher need may be met (Karczewska, 2010).

#### **2.4.1 Consumer Trust**

Trust is a significant obstacle to online trade in most developing countries, notably Africa. Many experts agree that Internet security is now more of a psychological issue than a financial or technical one (Weber & Roehl, 1999). (Aldridge, 1997). Now traders have a huge challenge. Consumers in many developing countries are still wary of e-retailers' reliability and delivery. Anxiety over internet shopping among Malaysians was studied by Hong, et al. (2016). They observed that although product, financial, and delivery risks influenced customers' views regarding online buying, psychological risk had no impact on Malaysian consumers' sentiments. The article's results cannot be extended to other developing markets due to the limited customers evaluated perceived risks, infrastructure, and return policy as well as other related characteristics such as trust. The research found that consumers' sentiments are impacted by their fear of losing money and divulging financial information. The problem of delivery may also have a detrimental influence on consumers' perceptions.

The regularity with which consumers utilize the Internet as a replacement for conventional retail establishments reflects risk perceptions and internet shopping.

The research found that consumers' views of the dangers and benefits of online shopping impacted their frequency and volume. However, a positive attitude about e-commerce predates frequent online purchases. For example, looked into Internet consumers' concerns about online shopping.

#### **2.4.2 Consumer's personal traits**

Strengths and capabilities may influence customer adoption of technologically enhanced retail upgrades. Self-efficacy and behavioral control seem to impact customer acceptance of a system. Perceived capacity to do certain tasks is intimately tied to behavioral control or controllability (Al-Somali et al. 2009; Irani et al. 2009; Shin 2009). Self-efficacy is often influenced by experience, talents, and education (Kaseniemi and Rautiainen 2002). Experiments relate computer self-efficacy to perceived system ease of use.

Assumptions about one's technical talents and competence are likely to influence one's assessment of how simple or difficult it will be to run a new system in the absence of hands-on experience. As a result, self-efficacy reduces computer fear and increases behavioral control (Koufaris 2002). Intuitiveness with computers is measured by computer self-efficacy (Al-Somali et al. 2009). Controlling an activity or environment is termed "behavioral control" (Ajzen 2002; Novak et al. 2000). Confidence in one's capacity to do a task (Novak et al. 2000). Control ideas about items that may assist or impede an action decide it (Jayasingh and Eze 2009). Customers that want great control are more likely to accept technology that involves them in decision-making (Shin 2009).

#### **2.4.3 Alternatives of consumer behavior**

We all make judgments and conduct out everyday actions based on external cues. Incentives drive the system of needs. A person's motivation is impacted by several factors. The market's product is the key driver of client motivation. There are usually many causes. For example, a family may elect to buy two cars for various reasons. While one car may be used for business, the other may be a status symbol for the whole family. People react differently to the same conditions. A hungry person may buy food and cook at home, or go out to eat at a restaurant. As a consequence, consumer behavior is impacted by how people perceive their surroundings.

Packaging, promotions, marketing, and customer interactions are all methods purchasers in the twenty-first century learn about the products they buy. Consumers may be better understood if the seller is aware of their viewpoint. Producers and salespeople employ consumers' senses to govern decision-making systems (Karczewska, 2010). Attitude is defined as faith in the product's capacity to help you reach your objectives. Marketing objects of reference include services, goods, commercial markets, retail outlets, and pricing. A person's feelings and emotions, as well as appraisal views and inclinations for specific behaviour, may show their attitude toward an item. Since changing knowledgeable clients' attitudes is practically difficult, information plays a crucial role in influencing their purchase choices.

Consumers are difficult to convince to acquire a product/brand if they are aware of its benefits and shortcomings. Negative information has a particular effect on customer behavior. Changes in a person's qualities may cause a change in attitude. Given information that challenges preexisting assumptions, a group is more likely to share it and thereby change their original perspective. This transition has been impacted by how individuals interpret information about an item. Personality influences our behavior. The four temperaments are choleric, sanguine, melancholic, and phlegmatic. Personality traits like confidence and risk-taking ability shape one's attitude on life. This includes individual personality traits and behavioral patterns that describe the most basic components of human nature (Karczewska, 2010).

The buyer's earlier experiences also influence their behavior, i.e. But it's crucial to remember that not all change is due to education. This syndrome may be caused by childhood, age, or other bodily changes. Learning is a long-term process with big implications. A person's capacity to react correctly to new events develops as they learn. When you gain anything new, you can learn through trial and error or by enjoying the experience. Unhappy customers are more inclined to make another purchase, evoking new emotions. So you can't make the same error again. Unhappy customers are less likely to purchase again. Caution should be used when purchasing identical items from other brands. But generalization follows. Generalization is often used in domestic brand development. A delighted customer is believed to buy more of the same brand. For example, a satisfied Sharp TV consumer is likely to purchase other products from the same company (Karczewska, 2010).

Habits are regular behaviors that follow a pattern. Consumer behaviors may impact purchases. An automated and repeated activity is one that occurs automatically or routinely and allows for adaptability to changing environmental factors and settings. A talent is an action performed by someone who has mastered a skill. It's more difficult than the preceding habit since it's held to higher standards. Conventions, i.e., habitual patterns of action in a given environment, emerge as rule habits. Every day at a certain hour, I make tea. According to the article, economics, psychology, culture, and demography all impact consumer behavior. It used to be about supplies, machines, money, and personnel. This structure has shifted dramatically in recent years. Customers' interests come first. Globalization, technological development, and company growth beyond a country's boundaries have changed people's buying patterns. (Karczewska, 2010) The emergence of new media forces companies to respond to suit client requirements. New demands are easier to develop than existing ones.

A purchase choice exposes the customer to several risks. Finding a demand for a new product or service, acquiring knowledge about alternatives, anticipating future events and other pertinent variables are all crucial steps before making a choice. After defining the problem, the client must acquire information, identify a course of action, and implement it. Finally, buyers may utilize purchase feedback to analyze their purchase, perhaps returning a purchased item to the seller. This data may also help with future purchases.

## **2.5 Concept of Internet Banking**

Clients perform their banking in person or online. It allows clients to perform transactions, access their bank accounts and information, transfer funds across accounts and reconcile book checks and bank statements electronically. Online banking is vital to banks' long-term viability in electronic commerce. Internet banking development will soon erode conventional banks' competitive advantages (Liao, et al., 1999).

Internet banking, introduced in the mid-1990s, has gained popularity among banks. For example, opening a bank account or transferring cash between accounts is "Internet banking." Bill payment, for example, enables customers to pay and receive

bills online. A computer, laptop, or even a phone may be used to conduct online banking activities at any time. Customers should be able to check their account balances, pay bills, and transfer funds online. Their research shows that online banking infrastructure investment is essential to better service clients seeking 24-hour banking. According to Almogbil (2005), increasing market share and reputation is a common goal of internet banking.

A healthy banking sector benefits all nations and may help boost economic progress. ICT has unquestionably transformed the banking business. With its uncertain future, internet banking will be crucial (Wu, 2003).

### **2.5.1 Behavior towards online banking**

Banking, the economy's most active sector, receives and disburses cash. Innovating goods and services make banks more competitive globally (Sathye, 1999). Banking with computers is called electronic banking. New services and real-time transactions have helped banks attract new customers and keep old ones. Online banking includes the following pros and cons: Online banking saves money, time, and information. Cons: hacker attacks, virtual mode, and financial scams (Cai, et al. 2008). Because of this, banks can't match client demand for high-tech products and services.

Customers' habits changed. It's becoming a rare occurrence due to easy access to information and growth. Consumer behavior is a new field for researchers. It is adaptable and flexible. Companies that don't adapt may be forced to do so. As a consequence of current advances, attitudes affect customer behavior. Demanding clients have specific purchasing habits that must be managed. The variable nature of this occurrence presents a new corporate strategy problem. People's views on work have altered. Malik, et al (2019), consumer trends may impact corporate performance. Predicting consumer behavior is critical for controlling customers. It's hard to predict future trends since consumer behavior is always changing.

Customer opinions about green goods and desire to acquire them may be discovered. People's desire to attempt new things is determined by their attitudes (Allport, 1935). Prior life experiences (familial, societal, cultural, global) influence views. Then comes attitude formation, which may be measured and changed by marketing. Consumers' attitudes might be influenced intellectually or emotionally. This should

be the goal of marketing. Customers are less likely to be persuaded owing to their connection, loyalty, and relative wealth, thus a more deliberate approach is required.

Wealthier people are more aware of and supportive of green items. Perceived value refers to a product's perceived worth in terms of expected benefits and expenses. There is no depth to this formulation. The value notion has a multi-faceted approach (Mathwick et al.2002). Not just the buyer's experience determines value. A "multi-dimensional approach" A product's worth increases if it is regarded more useful or socially acceptable. Green goods are seen as overpriced by many consumers due to the vast range of factors. Based on a consumer's valuation of a product. Buying and using green products is more expensive than the advantages. (Cohn and Wolfe, 2011). The poor value judgments of buyers in underdeveloped nations have little influence on their attitudes toward green purchasing, according to one research. Affordability is encouraged by little trade-offs (Moliner et al., 2007).

### **2.5.2 Propensity to shop online**

E-Buyers should be able to choose when and what they purchase online. Rigas and Riaz (2015) looked at how culture affects girls' online shopping preferences. A regulated and patriarchal atmosphere is observed among Pakistani women shopping online. Man makes and influences female e-commerce decisions. A study of female decision-making showed influences from culture, family and employment The study recommends marketers to target both "influencers" and "direct" target customers.

However, most customers in the developing world prefer to purchase in person. Kwarteng and Pilik (2016), discovered that people in emerging nations prefer shopping online. The poll indicated that people prefer physical shops over internet businesses. This is huge given the dearth of research in Africa. Unlike previous research, age and gender had little influence on African internet purchasing. If African clients differ from those in the West and Asia, has seen this preference towards physical retailers. Customers' online buying habits were correlated with demographic characteristics. Customers can't view products before purchasing them online, thus online stores are growing in popularity.

Internet users might be classified to evaluate their willingness to purchase online rather than in shops. Soopramanien and Robertson (2007), looked at how people

used the internet to purchase. Internet-only users, in-store users who have visited online stores, and never-online users are all categories. Those that purchase online act differently than those who do not. The authors did not investigate in-store shoppers before researching internet shoppers.

Online customers are distinct from other people because they use computers (Berkowitz, et al 2000). With the emergence of new marketplaces, commodities, and technology came new consumer behaviors that are not economically observable. Internet shoppers are less risk-averse, more spontaneous, and more convenient. Online customers also care less about brand and price. Netizens are more open to advertising and direct marketing. Remember that not everyone who goes online or visits a website makes a purchase. No online user behaves the same way.

Online banking saves on branch network maintenance. Customer service is improved by saving money, time, and space. TAM thinks perceived utility and simplicity of use are important factors in new IT adoption. Many people enjoyed TAM's IBAN explanation. Social conduct is influenced by behavioral perspectives, according to (Davis et al., 1989). compared Internet users versus non-users. User acceptance studies indicated what motivates consumers to use Internet banking analyzed customer acceptance of Internet banking. That's why they said trust should explain believing. A TAM may explain Internet banking uptake. Behavioral attitudes influence social behavior. Fishbein (1975). Studied Internet banking in an international financial hub. It did not fully explain attitudes or subjective norms, as expected by it allows for moments when a person's actions are uncontrollable (Ajzen, 2002; Ajzen and Madden, 1980). One factor for the fast rise of E-banking and E-commerce is the high cost of conventional banking services. Thus, technology aided the banking industry. In spite of this, more nations use online banking (Worku et al, 2016). Al-Refae (2012) claims that the internet enables global commerce regardless of location.

This bank will definitely continue to employ online banking. Several US institutions have offered online banking in recent years. Customers expect online banking, therefore banks must continue to provide it, Simpson (2002). The internet and IT effect banking, so banks use technology to create new products at cheaper prices while enhancing operational efficiency. For banks, adopting ICTs has made it

simpler to sell, manage, and improve service quality, according to Nimako et al. (2013). Several digital banks have joined the banking business. Examine the banks' online banking offerings; happy customers are more loyal. Also, a bank's ability to compete in the market relies on how well its clients utilize online banking. Online banking is the most effective method to provide financial services to the public. Every financial institution's primary goal is to increase profits.

E-banking promotion Customers can work from anywhere, thanks to the internet and ubiquitous computer use. Customers of banks are increasingly going online, it is cost-effective. Because of the lower transaction costs, it is becoming more popular. It's roughly double what other account holders get. Banks commonly impose fees for bill payment when it comes to pricing, recovery typically takes precedence over advertising such as building customer equity. There is no customer service to attract, there was no change few banks diversify their portfolios the majority seem to be wary (Sarel and Marmorstein, 2004).

Consumer-bank connections are changing as a result of modern life (Christy, et al. 2006). Instead of traditional banks, "More than a destination" predicted the conventional business paradigm is under jeopardy in the digital era. At first, it was the financial sector. Banks may become less dependent on Fintech, according to Thornton, et al. Privacy, security, and protection of consumers are not engaged, monitored, or protected, (Hamed Taherdoost, 2019). Customers want banks to provide better financial services.

It's simple and secure these accounts allow you to invest and make online payments (Pikkarainen, 2004). Customers may avoid long lines at the bank and bank hours. Clients are used to using the internet for banking. The system's privacy and dispute resolution procedures operate effectively for the most part. Fintech advancement may be slowed by volume limits and incompatibility with consumer device operating systems. It is now possible to compare bank websites. Increased online banking may result in intense vertical competition. Customer service and Internet banking expertise.

### **2.5.3 Electronic banking and its customers**

Mobile banking, a novel electronic banking mechanism It goes beyond typical phone banking. It might be used for future automated financial services. Clients may access banking services wirelessly "anytime, anyplace". Several studies have looked at how people view and intend to use mobile banking globally. Islam and Daud, (2011) used the technological acceptance model to study Malaysians' attitudes on mobile banking. The authors found that people's opinions of mobile banking's benefits, legitimacy, and convenience affected their use. Willingness to use mobile banking was linked to relative benefits, perceived usefulness, and personal originality. They found that in Singapore, utility, social norms and social risk all impact people's willingness to use mobile banking services.

Electronic banking is required to improve financial services and increase commodities availability. (Xiao et al., 2017). Online banking has been a hit for a while. It has lowered obstacles and increased opportunities in the financial business. Services and products are distributed electronically (e-banking). Previously, electronic banking comprised ATMs and phone calls. The internet has already altered it a lot. So far, so good. Customers may utilize the internet to access bank services from anywhere. With online banking, people's financial habits and investment plans have evolved (Sabi, 2014).

An intranet links branch office to corporate headquarters. These intranets are exclusively accessible by their users (Vyas, 2012). Internet banking is now a new financial system. "Internet banking" includes paying bills, checking account balances, and making deposits and withdrawals (Okari and Box, 2017). The adoption of electronic banking that security procedures are lacking (Xiao et al., 2017). Customers may get banking goods and services by visiting a bank. This strategy fails to meet consumer and banking expectations. Clients may now use ATMs, the Internet, mobile networks, and other emerging technologies to bank.

In the 1960s, automated teller machines were developed, followed by computerized financial services. No need to physically visit a bank to contact or acquire services via mobile devices. Until the 1990s, most banking was done electronically. Only a few transactions need online banking. Furst, (2000), internet banking is a newer

financial service system. With Internet banking, customers may check account information, pay bills, and transfer cash without having to go to the bank's physical location. A physical branch or counter personnel is no longer required for online banking transactions or services. Using online banking may increase customer satisfaction and service quality, (Tan, and Teo 2000). No software is needed since all transaction data is maintained at the bank terminal. And they may skip data backups. Also included are customer personal information. Malicious assaults on Internet banking or bank employee misbehavior would harm customers' rights and interests. Banks must explore how to make Internet banking secure, convenient, and satisfying for customers.

Using the internet for all company procedures has lately increased in the financial services sector. Internet banking and personal finance have altered dramatically. Internet banking is one of these rapidly growing technologies (Haque, et al 2009). "A bank that provides (web-based) transactional services". Clients may utilize Internet banking to pay invoices, check balances, and transfer payments.

Online banking helps banks save money, enhance customer happiness, and retain clients. Internet banking standardizes bank operations at the lowest cost, this banking channel is convenient and efficient (Bruno, 2003). To profit from internet banking, customers must completely accept it. Al-Gahtani and King (1999), say technological improvements are useless. Acceptance of internet banking, in particular, is difficult today. Aiming to understand customers' online banking demands. encourage banks to regularly poll clients to better understand their motivations. As a consequence, banks may create websites and marketing campaigns that promote online banking.

Internet banking has turned banks into technology enterprises also known as E-banking. Globalization of the internet and communications has increased client E-banking. Service and worldwide growth are driving banks to use this method. Malik, et al (2019) consumers save time and money by having access to their accounts at any time. Use an app or the bank's website. Most banks now provide internet banking, reducing manpower and operational expenses.

Information Technology is crucial in electronic banking. The banking industry recognized its competitive value. Debit and credit cards are examples of electronic

banking. Given the importance of customer behavior in the banking business, this research examines how Pune residents view computerized banking, (Gupta and Yadav 2017). A study of client reactions to computerized banking services might indicate why some consumers embrace and others reject it.

Consumer habits have changed, influencing e-banking. A close look at consumer behavior to survive and thrive in today's competitive market, bankers must completely know customer behavior. People are confused since they don't know how to utilize the services yet this is all about people banking must understand customer behavior. The internet's expansion has made it a vital marketing and communication tool. America Banker (2000). E-banking is the practice of doing all financial activities online. Kevin and Stan (2001). Most financial transactions can now be done remotely thanks to improvements in computer and communication technologies and the Internet. Banking is presently just a third of all consumer financial transactions. online-banking-status

Electronic distribution will greatly benefit the banking business. Chris (2000). Many recent e-banking studies have explored themes such as consumer acceptability and satisfaction, value added by both consumers and banks, privacy, profitability, operational concerns, and non-bank competition. Internet banking, coupled with ATMs offers banks with a new and more efficient electronic delivery channel. E-banking and e-business have experienced several hurdles. (Fugazy and Danielle 2002).

E-commerce awareness is fascinating. Slyke and Hightower (2005) found that women used consumer-oriented e-commerce more than men. Consumers' actual behavior is impacted by internet buying beliefs. Men value rewards and results while women favor exposure and appropriateness while purchasing online. Both sexes search for convenience and reliability when purchasing online.

Other aspects than gender were studied to better understand customer behavior. Keng, et al (2003) investigated Singaporean online buyers' behaviors. Depending on their responses, customers may be classed as on-and-off customers, comparison shoppers, dual buyers, conventional consumers, e-laggards, or information surfers. Others like to study things online, while others prefer to purchase in person.

Determining client preferences, then creating pricing and promotional offers tailored to each section, is the article's advice.

Knowledge of computers, internet portals, and merchants impacts online shopping decisions. Saleh (2016) is a great place to start learning about Saudi Arabian customers' computer abilities. Internet purchase requires customers to be technically savvy. The study found no relationship between an e-commerce site's design and transaction volume. Gender has no impact on online buying. Raman and Pramod's (2015). Students' views on e-store privacy differed. They found that millennials were oblivious of the privacy issues. Again, there were no sexist differences in awareness.

## **2.6 Factors Affecting Consumers' Intention to Purchase Online**

Internet shopping grew more popular in the early 2000s. With this breakthrough came new sectors innovations and a new consumer turn. This is a rare chance for digital firms (Mosteller et al., 2014). Instant purchasing platforms are crucial (Jiang et al., 2013). Online shopping saves time and money by avoiding crowds. So customers may shop anytime they wish Internet has changed consumer-advertiser relationships (Liang, and Wang 2004). Internet shoppers represent a severe threat to online businesses. Aiming to boost online client retention (Jun et al., 2004).

Consumers feel a marketer is competent, honest, and polite if they have a good reputation. Customers may learn about a company's reputation by comparing its products and services to rivals. A company's reputation helps it compete and attract new investors. Reputation is a valuable intangible asset that takes time, money, and effort to build. Reputation is susceptible because it is simpler to destroy than to establish (Yaniv and Kleinberger, 2000)

## **2.7 Perceived Usefulness**

Liang, and Wang (2012) define perceived utility as the degree to which buyers feel an online site can deliver value and efficiency while making online purchases. Davis (1989) defined it as the degree to which a customer feels a technical improvement would improve work efficiency. In general, a website's perceived usefulness is dependent on sophisticated technical features and efficiency provided by service

providers and search engines. Customers need adequate information and high-quality product descriptions to make educated purchase choices.

## **2.8 Perceived Ease of Use**

Perceived ease of use refers to how easy people think it is to use new technology (Davis, 1989). People prefer easier-to-use technologies, according to Selamat (2009). found in his research that people are more inclined to adopt and use a system or technology that demands less effort from them. Perceived ease of use increases consumer sentiments toward online purchasing.

## **2.9 Empirical Evidence**

Ultimately, consumers purchase what they need. They are the most powerful in any economy. Most economic activity is driven by consumers. So every firm should strive to delight consumers. A company without customers is doomed (Indirani and Kumar, 2016).

Consumerism is about consumer rights. in Zimbabwe with safeguarding and training consumers how to negotiate a reasonable price. Businesses must safeguard consumers proactively. It's unusual for firms to put profits ahead of customer interests. As a consequence, clients must guard against unethical business tactics. Knowing your rights is the first step. Customers must know their legal rights to be protected. Customers who know their rights are tougher to exploit. Knowing your rights helps you avoid corporate exploitation. Informed consumers make better choices for themselves and society (Larsen and Lawson, 2013; Makanyeza et al. 2014).

Customer rights knowledge and consumer attitude and purchase intention are not well studied empirically. However, none of the research specifically addressed this problem. Awareness of consumer rights, attitudes, and purchase intentions have been studied seldom. Customers have the right to make informed decisions, according to Beekman (2008). Henry (2010) conducted a similar survey on consumer rights. According to Indirani and Kumar (2016), customers' awareness and knowledge affect their behavior. An appropriate customer reaction to a scenario was classified as effective behavior in this research. Makela and Peters (2004) surveyed secondary

school students in Botswana to evaluate consumer rights and duties. Unbanked mobile banking services in South Africa: Anong and Kunovskaya (2013) The research aims to bridge information gaps in consumer behavior and consumerism. Uninformed consumers in developing nations like Zimbabwe are common. Alternatively, they cannot sue for damages if a product or service fails.

Banks started investing in IT to increase customer service and productivity (Hamed Taherdoost, 2019). The results suggest that psychological and sociological theories influence people's usage of new tech. The TAM is the best approach for assessing online banking acceptance. This paradigm's attitude toward utilizing and embracing technology is influenced by perceived utility and ease of use. Customer behavior is determined by their perception of the system's value. Davis introduces the Technology Accepted Model (TAM) for IT solution acceptance (Davis, 1986). TAM's goal is to explain the reasons of computer adoption in simple terms. "Attitude" comes after "customer." Buy products and services. In consumer education, attitude refers to how a customer views a product or service. Moods are made up of three elements A more confident consumer base means greater use of internet banking (Priyangika, et al. 2016).

Yavas et al. (1997) examined service quality in Turkish banking. We looked at customers' contentment, complaints, and loyalty. That entire service quality influences customer happiness, complaints and loyalty. Bahia and Nantel (2000) proposed new metrics for evaluating retail banking service. They found a strong correlation between financial performance and customer service. Finally, look at service quality, customer satisfaction, and word-of-mouth. The responsiveness-empathy axis has the most disagreement.

The dependability items influenced customer satisfaction and word-of-mouth. The West has several research on banking service quality. Inattention to customer service is a severe concern. Because financial services are so similar, banks must continuously enhance service quality to distinguish themselves. Bennet (1995) identified a link between customer satisfaction and corporate success. Bowen and Hedges (1993) found a link between market share growth and service quality. Consumer satisfaction in banking was studied extensively during the last decade (Metawa and Almosavi,1998; Gerrard and Cunningham, 1997; Jamal and Naser,

2002). In a competitive banking business, some institutions place a premium on client pleasure. As a consequence, more financial institutions are focused on client retention and happiness (Jones, 2004). Client happiness strengthens the customer-business relationship, supporting growth. So it refers to relational foundations. Banking services are intangible, making client relationship management critical. Happy consumers bring financial rewards. The long-term bank partnerships generate more money than the short-term ones. Long-term clients are more valuable to banks than new ones since they have larger balances, pay less fees, and use more banking services (Liang & Wang, 2004).

Currently, a lot of research is being done on how consumers' service expectations and quality expectations interact. Gronroos (1982) fabricated service quality claims that consumers compare expected and received services. His conclusion was that customer satisfaction is governed by service expectations. Expectations vs. reality, according to Parasuraman et al (1985). This gap must be narrowed to promote customer contentment. Perceived service quality. Customer expectations are compared to outcomes, according to Bolton and Drew (1991). Berry et al. (1990) suggest that firms may create a strong reputation for great service. A market research questionnaire or a comparison of mean ratings used to measure service quality. As we've seen, financial institutions, particularly those that provide interest-free loans, place a premium on customer.

### **3. THE CASE OF THE STUDY**

It is the purpose of this study to investigate the impact of online banking on customer attitudes and awareness. In this examination, commercial banks in Somalia are utilized as a case study. Somalia has an Islamic banking system, and this component of the study will look at how Somalia's commercial banks work and their impact on the country's economy.

#### **3.1 Islamic Banking's and Customer Awareness and Service**

Islamic banking is an instrument for Islamic economic development. Islamic banking allows individuals to achieve their financial objectives, but it also defines what is Halal and Haram in doing so. Islam forbids any commercial activity that is unethical or socially destructive. While acknowledging a person's legal right to wealth, Islam requires that person to use it responsibly rather than hoard it. Concept of business involvement is included into the Islamic financial system. That doesn't mean investing in financial institutions is always risky; a sensible investment strategy, risk diversification, and Islamic financial institution management may assist. Iqbal, and Mirakhor, (2011), to fulfill the varied needs of participants in today's environment and within the parameters of financial transactions is a progressive one since it separates excellent performance from poor and mediocre performance. Thus, this idea encourages better resource management.

Customers' Internet use and engagement may be utilized to predict their likelihood to buy online. The usefulness of product information search for projecting online purchase intentions. Iqbal, and Mirakhor, (2011), overall, the research concluded that information search is a significant predictor of purchase intent and a mediator between purchase intent and other antecedents.

With greater competition from other financial institutions and rising customer expectations, banks know that outstanding customer service is crucial to their profitability and survival. It is one of the fastest growing industries in the previous

five to ten years. Globally, it has gained significant support from both Muslims and non-Muslims (Iqbal, and Mirakhor, 2011). Islamic banks perform the same functions as regular banks, but must adhere to Islamic laws and values.

According to Parasuraman et al (1985), offering good customer service is critical to any business's success and longevity. The importance of high-quality service is therefore stressed by Islamic banks are not exempt. In spite of Islamic Law (Shari'ah) governing their principal activities, Islamic banks operate like other banks and financial institutions. In this context, Islamic banks must compete against both conventional and emerging market players. Improving the way Islamic banks deliver products and services to their customers is one way they may compete. Islamic banks should thus adopt a service quality program. They went on to argue that service quality might help Islamic banks gain market share and profit margins.

More significantly, Islamic banking is no longer seen as a corporation only dedicated to Muslim religious obligations. Instead, it's considered as a company that must gain new customers and retain existing ones, (Parasuraman et al (1985). To keep customers loyal, Islamic banks must completely understand their consumers' perceptions of service quality and other factors that impact their purchase choices.

According to several research, service quality distinguishes service items and helps gain competitive advantage. Many studies have evaluated service quality in the service business, but few have examined Islamic banks. The growth of Islamic banking and finance in Pakistan has helped the global financial system. Since 2000, the domestic Islamic banking industry's assets have expanded by 18% annually. Achieving considerable market share in an ever-changing and complex financial climate requires strategic positioning of Islamic banking businesses to retain a competitive advantage and provide services and solutions that meet consumer expectations. for example, studied service quality in Malaysia (Izah and Wan Zulqurnain,2005). Both of these studies employed the carter model to study Islamic financial organizations.

### **3.2 Islamic Banking Drives Somalia's Financial Sector Growth**

This disintegration included Somalia's central government and economy. Islamic economics and banking made sense in light of Somalia's strong Islamic character. There was, however, no basis for it. For many years, the lack of domestic political stability and enough economic capacity thwarted the bulk of the population's desire to construct a riba-free financial intermediation system. Throughout the years, money transfer firms provided deposit services and remittances to its customers. The majority of remittance organizations in the nation, however, proclaimed themselves commercial banks and were formally registered as suppliers of formal banking services in the country after a considerable period of time. ( I. & H. S, 2015).

To set the scenario, the Central Bank of Somalia (CBS) is now formally responsible for the licensing and supervision of banks and non-bank financial institutions as a result of the Financial Institutions Law of 2012 being passed. The International Financial Institutions (IFIs) Rules have been used by the CBS to help draft regulations to complement the statute. Twelve commercial banks have received licenses from the Somalia's Central bank, which includes both operating (nine) and non-operational banks (three). Commercial banking in Somalia is growing steadily, although it is still dwarfed by neighboring nations like Kenya and Uganda in terms of both number of banks and assets under management. (CBS, 2020).

These banks' asset volume and market share are difficult to estimate because of a lack of information. It's worth looking into why so many Hawala enterprises are transitioning into regulated commercial banks that are Sharia-compliant. It is clear that Somalia's Islamic banking industry has a lot of room to grow in the future, (M. Warsame, 2016). As a result, Somalis' Islamic identity is the most prominent. According to some, Somalia is a Muslim-majority nation, with almost all of the people adhering to the faith. Islamic financial products have a natural appeal to the Somali population, since Islam is deeply engrained in their way of life. Islamist finance has become a viable alternative to the mainstream banking sector in Somalia after the collapse of President Siyad Barre's central government.

Somalia's burgeoning Islamic Banking Sector has a lot of promise as the country steadily recovers from its state of collapse and advances into a unique post-conflict environment, according to several studies. For this restoration, the public sector will

need to spend more. Ethical investments are becoming increasingly popular in Somalia's private sector, as the country's economy continues to grow rapidly. Because of this, Somalia's already-thriving Islamic banking industry has seen significant expansion as a consequence of the search for development money. In light of Somalia's crucial need for a financial system that stresses social justice and financial inclusion, the Islamic banking system is better adapted to Somalia's needs. It's in accordance with the Islamic finance's fundamental underlying ideals of social justice and human well-being. (M. I. Nor, 2012).

There has been an increase in financial institution revenues in Somalia, according to a previously published report on Somalia's informal financial institutions. For Somalia's formal financial sector to thrive and flourish, the research found that the following elements are critical: mutual confidence, reduced administrative expenses and greater remittances; outstanding ethical conduct among operators; and the implementation of Islamic business practices in transactions. ( M. Warsame, 2016)

This is a brief summary of what standardized commercial Islamic banks may provide if they are built in a systematic manner. To put it another way, the newly emerging Islamic banking industry now has an enormous amount of possibilities. A number of studies have shown that low- and middle-income families require access to high-quality financial services. Formal or informal, it makes little difference to them who offers the services. For the majority of Somalis, informal financial institutions are the only way to get the money they need. If services like agent banking and other accessible financial channels can make it easier for them to get their hands on formal banking, they will switch.

### **3.3 Somali Banking Sector**

With most financial institutions inexperienced with hawala, or money transfer services, the international community concentrated on Somalia's political and security concerns throughout the Somali civil war. However, the financial industry has grown considerably in recent years. Premier Bank declared in 2014 that the government has approved commercial banks' usage of Internet banking. Salaam Somali Bank has also said on their website that they would provide this service. We know you have more important things to do with your time. The Internet and cutting-

edge technology have been merged to provide you the best online banking experience possible. With our online banking, you can bank quicker than before. Online banking security is well-known. So we developed secure solutions to guard you against identity theft and fraud (M. Warsame, 2016).

Internet banking is now accessible in Somalia via government-approved institutions. Online banking services have been launched by Dahabshiil International Bank, Premier Bank of Somalia International Bank (IBS), and Salaam Somali Bank. Internet banking is becoming a sophisticated service delivery platform for banks. As a consequence, banks are increasingly offering online services. Clients prefer internet banking over banks. However, client acceptance and trust in the system remain crucial. As a consequence, this study seeks to understand what factors impact people's desire to utilize e-banking in Mogadishu.

Before 2009, Mogadishu-Somalia had no private banks due to the civil war that erupted when the central authority fell in 1991. This led to increasingly complex services such as lending and real estate investment by developing market banks. Banks now provide consumers internet and electronic banking, making it simpler for Somalis to transact online.

Premier Bank is a bank that serves both consumers and companies. Premier Bank is a privately owned Sharia compliant commercial bank licensed by the Central Bank of Somalia. It has about 100 employees and is based in Mogadishu. It is the first bank in Somalia to accept MasterCard and a Visa International partner.

Ismail commended Premier Bank for its generosity, saying it will assist many young Somali entrepreneurs cross the gap and overcome obstacles. "Access to finance is the most challenging challenge for start-ups in Somalia. "Investing in ideas is difficult in this risk-averse era," Ismail says. We believe that other banks will follow Premier Bank's example in assisting young people. From October 23-25, 42 technological businesses, 80% of which are start-ups, gathered in Mogadishu to present their finest and participate in talks aimed at building synergies and educating the general public about their products

## **4. RESEARCH METHODOLOGY**

This section of the study will extensively explore and evaluate the topic of the research statement, as well as the research questions and hypotheses. This chapter will describe the technique that will be used to collect data from respondents and the sort of procedure that will be used to observe the data that will be necessary to analyze in order to meet the research objectives. This chapter will also involve the construction of the theoretical framework for the research study.

### **4.1 Research Problem**

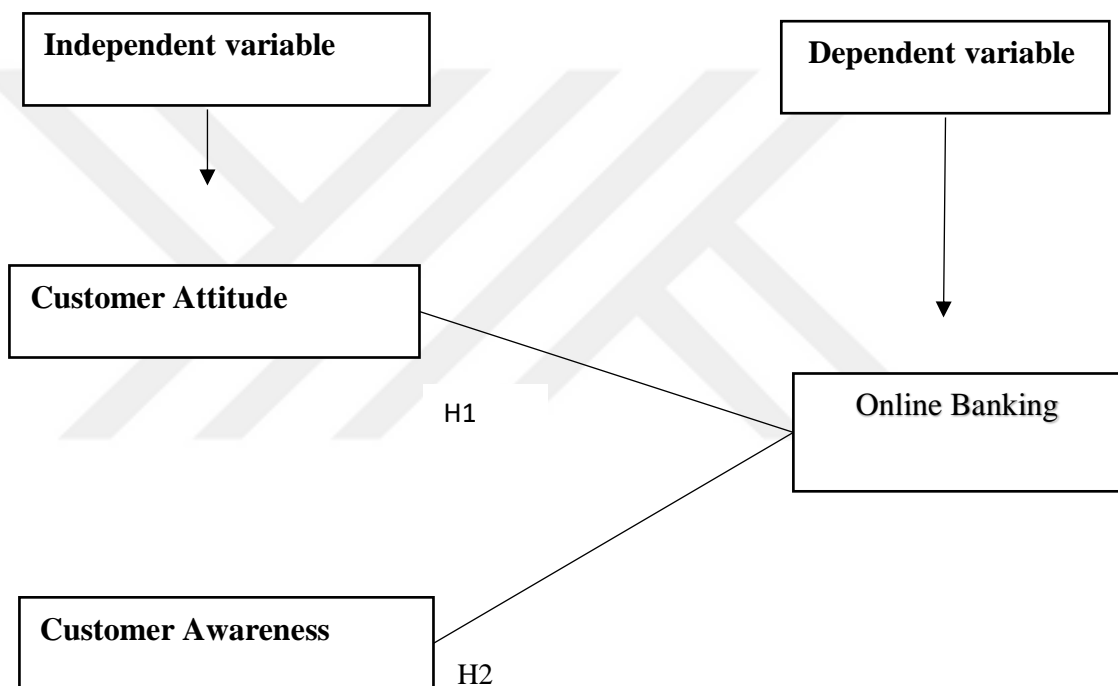
As we know e-banking needs to have account and password to make transaction, sometimes it's quite possible to forget the password of the e-banking account and it's not easy process to create new password, in this case the customer feels unsafe about the e-banking because some of the banks does not allow them to have access that can able to create the new password and the banks are afraid to happened some sort of fraud. Security and fraud incidents, one of the most critical issues for banks marketing internet banking is preventing fraud. Through banking, thieves break into banks to steal money, while hackers may access client information and move funds unlawfully in online banking.

One of the primary drawbacks of electronic banking is the issue of security. With key loggers, phishing emails, Trojans, and other online risks on the rise, it's normal for consumers to be worried about the security of their identity, finances, and electronic banking activities. People are prone to internet assaults such as login credential theft and phishing, which may result in fraudulent financial transactions, due to issues such as weak passwords and the use of insecure networks. Customer attitude and awareness, as online banking enables customers to do a range of financial transactions. So this study will try to understand the interrelationship between customer attitude and awareness toward online banking in Somalia. The study consider the following questions will be addressed this issue.

- What is the interrelationship between customer attitude and online banking in Mogadishu-Somalia?
- Is there interrelationship between customer awareness and online banking in Mogadishu-Somalia?

#### 4.2 Conceptual Framework of the Study

The conceptual framework of the study will be customer attitudes and customer awareness as independent variables of the study and also the dependent variable of the study will be online banking. The framework of the study will be drawn:



**Figure 4.1:** Conceptual Framework

#### 4.3 Research hypothesis

- H1: There is a positive effect between customer attitude and online banking
- H2: There is a positive effect between customer awareness and online banking

#### **4.4 Research Instrument**

The information from participants was gathered through the use of a closed-ended questionnaire based on the original scale. During this study, there are three variables, each with a set of scale items that people choose from.

**Consumer Awareness** was measured by Buchari et al. (2014), using 15-items scale developed by adopted and utilized a 5 point Likert scale with 1=Strongly Disagree and 5=Strongly Agree.

**Consumer Attitudes** were measured using a 12-item scale developed by Buchari et al. (2014). The scale utilized a 5-point Likert scale ranging from strongly disagrees to strongly agree.

Internet banking also referred to as online banking or E-banking. The study used **Online banking** was measured 20 items by Kenova, and Jonasson, P. (2006). Using 7-likert scale (1=strongly disagree, 2=disagree, 3=Somewhat disagree 4=Neutral, 5=Somewhat agree, 6=agree, 7=strongly agree).

#### **4.5 Research sample**

The researchers gathered data via the use of a random sample. The survey form was sent to 320 individuals using Google Forms. This study employs a quantitative research technique to determine the impact of electronic banking on customer attitudes and awareness. Commercial Banks in Mogadishu, Somalia, A Case Study. The final findings were derived from 180 questionnaires conducted by bank employees in Mogadishu, Somalia. Due to time restrictions and a lack of interest, respondents did not complete 140 surveys.

#### **4.6 Data Collection**

The data obtained online through the questionnaire was analyzed using the SPSS 25.0 software program developed by the IBM Corporation. For the purpose of arriving at the intended conclusion, the research data were interpreted. Certain outcomes have been achieved by the use of effective statistical processes. An online questionnaire form was used to get responses from participants, which contained questions asking them to score their own opinions on a variety of measures. The

scale variables were discovered by the application of factor analysis under the appropriate conditions. Based on the results of a reliability evaluation, it was determined whether or not the scales and variables acquired were appropriate for use in future research projects. This leads us to believe that the resilience related with the number of variables is significant, which is reasonable. Following the completion of these processes, the correlation and regression analyses, as well as the calculation of effect values, were carried out on the data. This step was important in order to determine how and to what degree the variables interacted with one another prior to testing the hypothesis. The findings of the hypothesis are discussed.



## 5. RESEARCH FINDINGS

In this phase of the research, the findings of the data analysis will be supplied, and the results will be seen using various tests that are dependent on the study's purpose and the data analysis that was performed by Spss software.

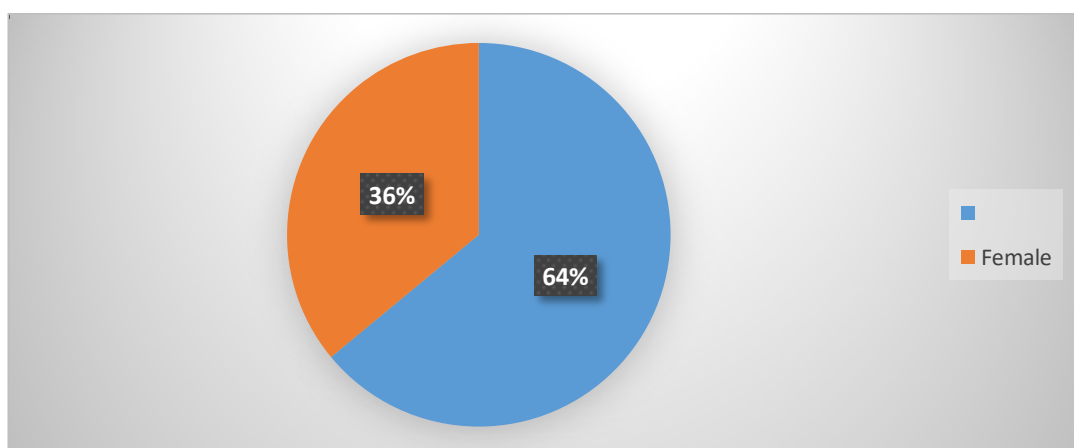
### 5.1 Demographic Frequency analysis

In the research, the background information of the respondents / generic information that was deemed important included the respondents' gender, level of education, age, and level of education. The findings concerning each of them, as well as their significance to the research, will be provided in the following sections.

**Table 5.1:** Gender Respondents of the Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	128	64.0	64.0	64.0
	Female	72	36.0	36.0	100.0
	Total	200	100.0	100.0	

Primary data source



**Figure 5.1:** Gender Respondents of the Study

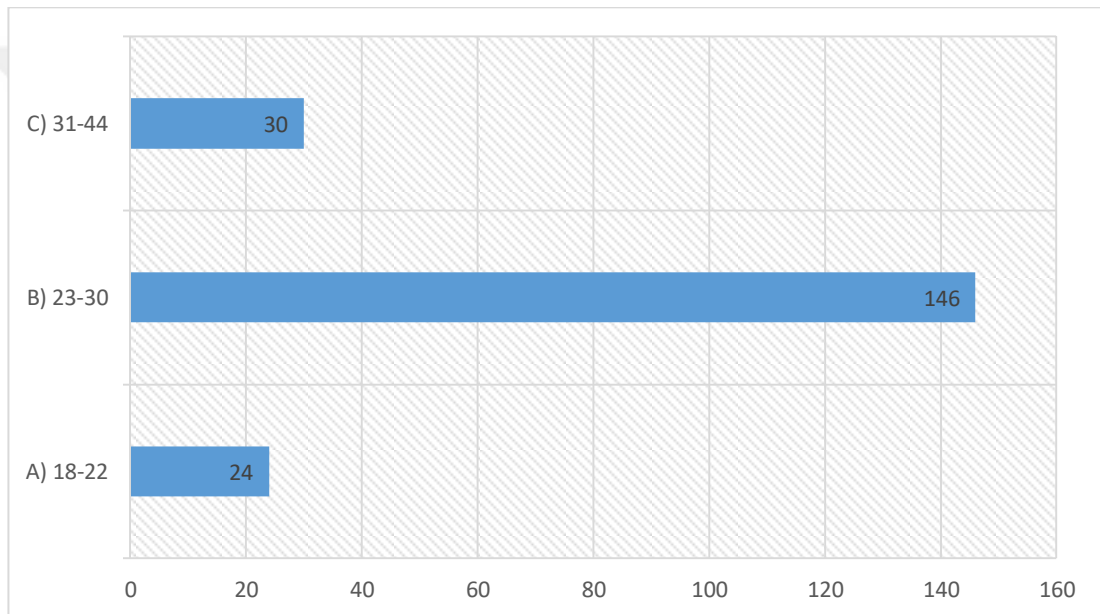
The findings of this study's gender participants are shown in the table and figure above. Observe that 128 respondents were male and 72 were female, for a total of 200

percent of respondents being male and 36 percent being female in the survey. According to the study's findings, the vast majority of participants are male, with females being a minority.

**Table 5.2:** Age Respondents of the Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A) 18-22	24	12.0	12.0	12.0
	B) 23-30	146	73.0	73.0	85.0
	C) 31-44	30	15.0	15.0	100.0
	Total	200	100.0	100.0	

Primary data source



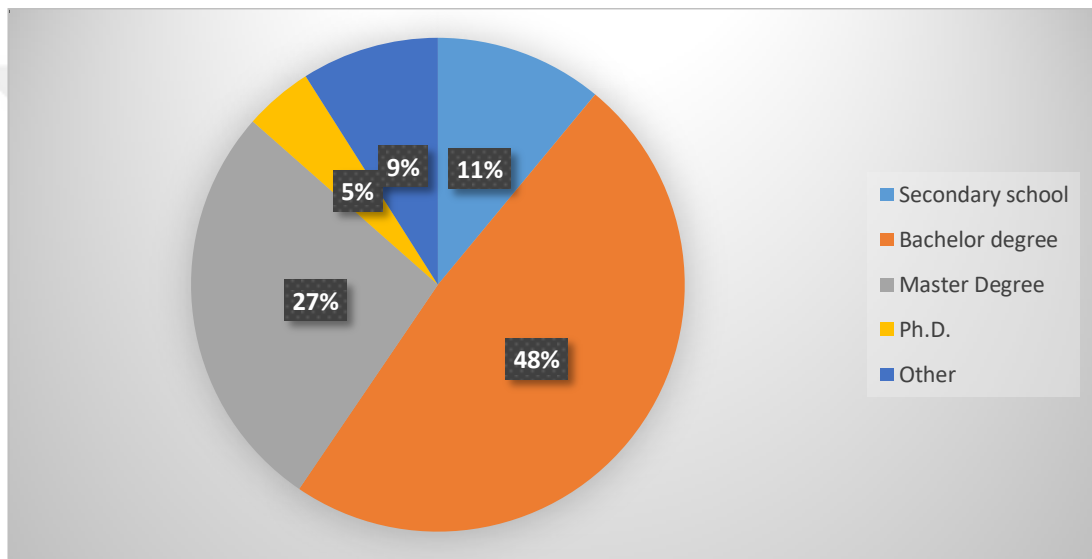
**Figure 5.2:** Age Respondents of the Study

The table and figure above illustrate the age distribution of the study participants, and the results show that people between the ages of (23-30) account for 146 people out of 200 respondents, which is equal to 73 percent of the participants; the results also show that people between the ages of (31-44) account for 30 people out of 200 respondents, which is equal to 15 percent of the population of this study; and the people between the ages of (18-22) account for 24 people out of 200 respondents, which is equal to The bulk of participants are between the ages of 23 and 30, with the remaining minority being between the ages (18-22).

**Table 5.3:** Education Level of the Respondents

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Secondary school	22	11.0	11.0	11.0
	Bachelor degree	97	48.5	48.5	59.5
	Master Degree	54	27.0	27.0	86.5
	Ph.D.	9	4.5	4.5	91.0
	Other	18	9.0	9.0	100.0
	Total	200	100.0	100.0	

Primary data Source



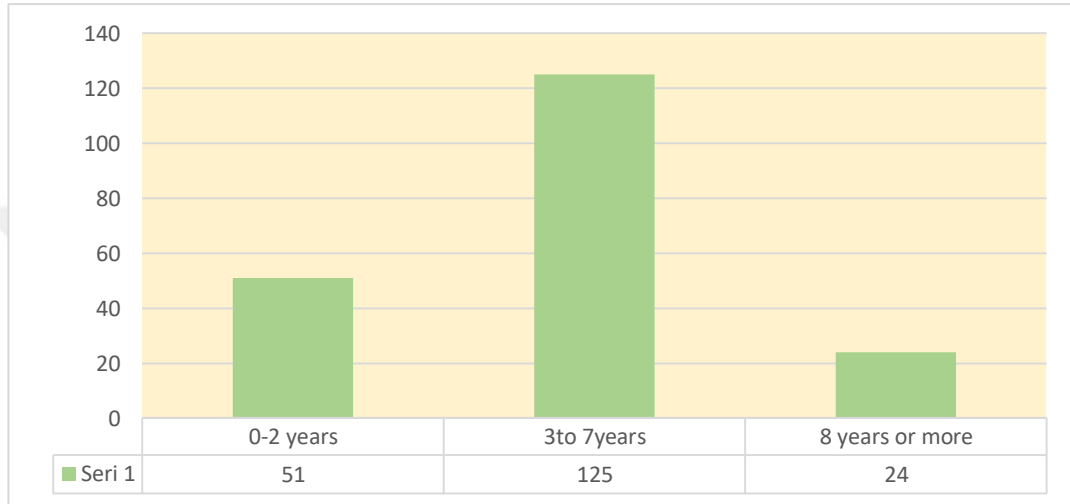
**Figure 5.3:** Education Level of the Respondents

According to the findings of the survey, respondents' educational level is shown in the table and figure above. As can be seen, 11 percent (22) of the participants have completed secondary school, while 48.5 percent (97) of the population has completed a bachelor's degree. Additionally, the results show that 27 percent (54) of the participants have completed a master's degree, and 4.5 percent (9) of the respondents have completed a Ph.D., which is the minor participants in the study and the last, 9 percent (18) of the population has completed some other type of formal education.

**Table 5.4:** Work Experience of the Respondents

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	0-2 years	51	25.5	25.5	25.5
	3to 7years	125	62.5	62.5	88.0
	8 years or more	24	12.0	12.0	100.0
	Total	200	100.0	100.0	

Primary data source



**Figure 5.4:** Work Experience of the Respondents

The table and figure above indicates the results of the participants their Working experience and the data shows that 51 people of the participants had (0-2 years) of working experience and also the data shows 125 people of the respondents had (3-7 years) of working experience which is the majority of the respondents while the minority of the participants of the study are had (8 years or more) of working experience.

## 5.2 Descriptive Analysis

With the use of descriptive analysis, it is possible to see patterns develop that meet all of the data's requirements. It provides you with a summary of your data's distribution, aids in the detection of typos and outliers, and allows you to discover commonalities across variables, so preparing you for further statistical analysis. The construction of quantile and mean tables, dispersion methods like variance or standard deviation, and cross-tabulations, or "crosstabs," may all be utilized in descriptive research.

**Table 5.5:** Descriptive Test

	<b>Customer Awareness</b>	<b>Customer Attitudes</b>	<b>Online Banking</b>
Mean	50.8787	40.1079	71.7260
Median	51.3333	41.2917	73.0750
Std. Deviation	9.77563	7.97915	11.83265
Variance	95.563	63.667	140.012
Skewness	-0.964	-0.549	-0.302
Std. Error of Skewness	.172	.172	.172
Kurtosis	2.179	.736	.062
Std. Error of Kurtosis	.342	.342	.342
Minimum	14.07	11.08	37.15
Maximum	70.33	55.42	107.15
N Valid	200	200	200

The table above showed the result of descriptive analysis and the result indicates that Online Banking variable has the highest average with the value of (71.72) and the data span between (37.15) and (107.15) with (SD=0.172). the table also shows that customer attitudes variable has the lowest mean with value of (40.107) and data range between (11.08) and (55.42). The skewness of the data is completely negative and less than 3, indicating that the data is skewed to the left tail on average, as seen in the table. According to the negative skewness ratings, the data is suitably skewed, as shown by the results of the analysis. Because the left tail is longer than the right tail, the tail is slanted to the left in this position. our data are considered normal since their skewness is less than or equal to zero, which is the case for every symmetrical data set.

### 5.3 Normality Test

**Table 5.6:** Tests of Normality

	<b>Kolmogorov-Smirnov</b>			<b>Shapiro-Wilk</b>		
	<b>Statistic</b>	<b>Df</b>	<b>Sig.</b>	<b>Statistic</b>	<b>df</b>	<b>Sig.</b>
Customer Attitudes	.086	200	.000	.973	200	.000
Customer Awareness	.077	200	.000	.946	200	.000
Online Banking	.070	200	.000	.985	200	.000

a. Lilliefors Significance Correction

Table 4.6 shows statistical tests such as the Kolmogorov-Smirnov and the Shapiro-Wilk tests. It demonstrates the significant difference between two cumulative distributions and, using the KS test, estimates the value of P from the difference between the two cumulative distributions. The two samples are taken from the same distribution and have the same level of significance in terms of p-values, as shown in the table. The two samples are drawn from the same distribution and have the same level of significance in terms of p-values. While using this modified version of the Shapiro-Wilk test, the results demonstrate that it is no more effective than the original Shapiro-Wilk test.

Alternatively, if the chi-square test cannot be performed for whatever reason, the Kolmogorov-Smirnov test may be used instead. Some sample quantities may be relatively small in some circumstances, for example. According to the results of the normality test, it seems that the data were appropriately distributed. The "Shapiro-Wilk" normality table was one of the other tests performed. Scale. At this time, the signature of Shapiro and Wilk emerges. Because their values were greater than 0.00, it was decided that the data was normally distributed.

#### **5.4 Explanatory Factor Analysis**

Explanatory factor analysis (EFA) is a typical method for evaluating a measure's component structure and identifying the potential of doing research with a reduced number of sub-dimensions rather than working with a large one. Kaiser-Meyer-Olkin (KMO) for each scale bartlett, which allows for the evaluation of sampling adequacy and consistency of variables. The test for sphericity was also shown to be statistically significant. As a result of the testing, an appropriate sample for explanatory factor analysis was discovered, and factor analysis was determined to be suitable as a result of the testing. Data compliance employed the factor retention technique to certify the factor structure via testing. The data has been analyzed using principal component analysis and the "varimax rotation approach." As a result of the explanatory factor analysis, the scales' dimensions were restored to their prior condition. It has been shown that factorization may be used.

**Table 5.7:** Factor Analysis for Customer Awareness

	<b>Dimension - Items</b>	<b>Components Value</b>	<b>Total Variance Explained</b>
Customer Awareness	Q1	0.527	39.406
	Q2	0.684	
	Q3	0.659	
	Q4	0.662	
	Q5	0.577	
	Q6	0.699	
	Q7	0.691	
	Q8	0.604	
	Q9	0.619	
	Q10	0.670	
	Q11	0.656	
	Q12	0.584	
	Q13	0.661	
	Q14	0.529	
	Q15	0.636	
Total Variance Explained: 39.406			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.903
Bartlett's Test of Sphericity	Approx. Chi-Square		1039.437
	DF		105
	Sig.		0.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

\*p < 0.01

The table above shows the results factor analysis for the Customer Awareness, where the first item of this variable has most component load of the variable, where item four has the lowest component load of the variable. The result discovered that none of the variables are reduced and that they explain 39.406% of the variance in the result of the analysis, and the result can be clarified in the above table. The KMO value for the organizational identification is 0.903, and it means that there is quality for the measurement.

**Table 5.8:** Factor Analysis for Customer Attitudes

Dimension - Items		Components Value	Total Variance Explained
Customer Attitudes	Q1	0.593	40.670
	Q2	0.578	
	Q3	0.596	
	Q4	0.623	
	Q5	0.658	
	Q6	0.667	
	Q7	0.731	
	Q8	0.716	
	Q9	0.718	
	Q10	0.569	
	Q11	0.640	
	Q12	0.524	
Total Variance Explained: 40.670			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.856
Bartlett's Test of Sphericity	Approx. Chi-Square		820.059
	DF		66
	Sig.		0.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

\*p < 0.01

As can be seen the table above, Customer Attitudes scale showed factorization with one dimension, and result discovered that none of the variables are reduced and that they explain 40.670% of the variance in the result of the analysis, and the result can be clarified in the above table. The KMO value for the first dimension is 0.856, and it means that there is quality for the measurement.

**Table 5.9:** Factor Analysis for Online Banking

Dimension - Items		Components Value	Total Variance Explained
Online Banking	Q1	0.488	23.051
	Q2	0.528	
	Q3	0.681	
	Q4	0.553	
	Q5	0.688	
	Q6	0.506	
	Q7	0.716	

**Table 5.9:** (Cont.) Factor Analysis for Online Banking

Dimension - Items	Components Value	Total Variance Explained
Q8	0.689	
Q9	0.539	
Q10	0.655	
Q11	0.753	
Q12	0.745	
Q13	0.678	
Q14	0.687	
Q15	0.392	
Q16	0.541	
Q17	0.648	
Q18	0.737	
Q19	0.614	
Q20	0.574	
Total Variance Explained: 23.051		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.826
Bartlett's Test of Sphericity		
Approx. Chi-Square		1188.967
DF		190
Sig.		0.000
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		

As can be seen the table above, Online Banking scale showed factorization with one dimension, and result discovered that none of the variables are reduced and that they explain 23.051% of the variance in the result of the analysis, and the result can be clarified in the above table. The KMO value for the first dimension is 0.826, and it means that there is quality for the measurement.

### 5.5 Reliability Analysis

Analysis of the reliability of measuring scales and the elements that make up the scales is possible through this kind of investigation. As part of the Reliability Analysis technique, a variety of regularly used reliability metrics are calculated, along with an analysis of scale correlations. A Cronbach's alpha-like average may be found by averaging these numbers. In reliability analysis, there are two main types of alpha. Normal is the variant in the first place. The standardized version is the second one. When the components on a scale are added together to give a single score for

that scale, the standard form of alpha is used. When the components on a scale are standardized before they are totaled up, the standardized form of alpha is appropriate.

**Table 5.10:** Cronbach's Alpha Coefficients for Customer Awareness

Variable	Cronbach's Alpha	number of items
Customer Awareness	0.887	15

The previous table showed that the value of Cronbach's Alpha coefficients for the first dimension is 0.887. That means that there's a high reliability between the items of the first dimension.

### Second dimension

**Table 5.11:** Cronbach's Alpha Coefficients for Customer Attitudes

Variable	Cronbach's Alpha	number of items
Customer Attitudes	0.865	12

The previous table showed that the value of Cronbach's Alpha coefficients for the second dimension is 0.849. That means that there's a high reliability between the items of the second dimension.

### Third dimension

**Table 5.12:** Cronbach's Alpha Coefficients for Online Banking

Variable	Cronbach's Alpha	number of items
Online Banking	0.781	20

The previous table showed that the value of Cronbach's Alpha coefficients for the third dimension is 0.781. That means that there's a high reliability between the items of the third dimension.

## 5.6 Correlation Analysis

Correlational research is a non-experimental approach of examining the connection between two variables through the use of statistical analysis. Market research is one of the most prominent areas where correlational research is used. In correlational design, the strength of the correlation between two variables is assessed using the

association coefficient. Statistically, this is a metric. Pearson's correlation coefficient is the most often used form of correlation coefficient. The correlation coefficient might be anywhere from -1 to +1. A correlation coefficient of +1 shows a perfect positive association, whereas a correlation value of -1 indicates a perfect negative correlation between two variables. A correlation value of 0 shows that there is no association between the variables under examination. (Hardoon, et al 2004).

**Table 5.13: Correlation Analysis**

<b>Correlations</b>			
	<b>Customer Attitudes</b>	<b>Customer Awareness</b>	<b>Online Banking</b>
Customer Attitudes	1	0.771**	0.432**
		0.000	0.000
Customer Awareness	0.771**	1	0.397**
	0.000		0.000
Online Banking	0.432**	0.397**	1
	0.000	0.000	
	N	200	200

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

The table above showed the results of correlation analysis between the variables of the study. As it seen the table there is positive association between customer attitudes and online banking with the value of 0.432\*\* , and also the table indicates that there is a positive relationship between customer awareness and online banking with the value of 0.397\*\* . the last, the table reveals that the customer awareness have bi-direct relationship with the other variables of the study and the results was found statistically significant.

### **5.7 Multicollinearity Analysis**

Ho (2006) defines multicollinearity as a scenario in which the independent and predictor variables are interconnected. "Multicollinearity in regression analysis is characterized by the use of redundant information in the model, which may result in unstable estimates of regression coefficients," the author writes on the use of redundant information in the model. Raykov and Marcoulides (2008). The word "multicollinearity" refers to the presence of many patterns in a single data set. It indicates that the exploratory variables in a regression have a perfect or exact relationship with one another. If the exploratory factors do not have a perfect precise relationship with the dependent variables, then linear regression is able to

accommodate this. When this assumption is violated in a regression study, the issue of Multicollinearity occurs. The word "multicollinearity" is used in regression to characterize the connection between predictors. As the name implies, multicollinearity occurs when a model has numerous variables that are not only related to one another, but are also linked to the response variable. This issue arises as a consequence of a significant number of components becoming redundant.

**Table 5.14: Multicollinearity Analysis**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	43.556	4.181		10.41	0.000		
	Customer Attitudes	0.461	0.149	0.311	3.098	0.002	0.406	2.465
	Customer Awareness	0.191	0.121	0.157	1.570	0.118	0.406	2.465
a. Dependent Variable: Online Banking								

In the table above, we can see that the tolerance is within the limit, and the VF is also within the limit; hence, the suggested tolerance value is more than 1 in the absence of multicollinearity. If it is less than one, it indicates that there is correct multicollinearity in the system. When the value of V surpasses 10, the issue is said to be multicollinear, however in our instance, the value of V is less than 10.

**Table 5.15: Collinearity Diagnostics**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Customer Attitudes	Customer Awareness
1	1	2.970	1.000	0.00	0.00	0.00
	2	0.022	11.646	0.99	0.14	0.09
	3	0.008	14.831	0.01	0.86	0.91
a. Dependent Variable: Online Banking						

According to the condition index, the variables of the study are indicated in the table above; if the condition index exceeds 15, then collinearity is suspected; nevertheless, in our instance, the condition index indicates that three variables in the study are not exceed 15, thus collinearity is not suspected in our case.



that the respondent in row 102 is not a significant outlier on that chart, we lack an explanation or cause to remove. It demonstrates how to detect and assess multivariate outliers in statistical analysis.

### 5.9 Regression Analysis

Analysis of the relationship between two or more variables using regression analysis is an advanced statistical approach. Regression analysis has a wide range of flavors, but they all concentrate on the influence of one or more independent variables on a dependent variable. To predict the future, regression analysis analyzes data, particularly two or more variables. One of the advantages of regression analysis is that it allows organizations to see into the future. Using the regression approach of forecasting, firms may utilize specialized tactics to estimate future revenues, labor or supply requirements, and even future obstacles.

**Table 5.16:** Linear Regression Analysis between Customer Awareness and Online Banking

Dependent Variable: Online Banking		Unstandardized Coefficient		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	47.283	4.090		11.560	0.000
	Customer Awareness	0.480	0.079	0.397	6.085	0.000
F: 37.023 Sig. 0.000						
R: 0.397						
R Square: 0.158						

The results of the linear regression analysis are shown in the table above, and the correlation between the predicted and observed values of Y is found to be 0.397. The model has a variation of 0.158, which is not a high. The F value of the model is 37.023 and the corresponding sig. the value of 0.000 <0.01 means that the model parameters are statistically significant.

The equation coefficient of the Customer awareness variable is 0.397 and is positive and statistically significant. This variable has an increasing effect on customer awareness. In this case, the H1 hypothesis is accepted.

**Table 5.17:** Linear Regression Analysis between Customer Attitudes and Online Banking

Dependent Variable: Online Banking		Unstandardized Coefficient		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	46.032	3.887		11.844	0.000
	Customer Attitudes	0.641	0.095	0.432	6.740	0.000
F: 45.426 Sig. 0.000						
R: 0.432						
R Square: 0.187						

The results of the linear regression analysis are shown in the table above, and the correlation between the predicted and observed values of Y is found to be 0.432. The model has a variation of 0.187, which is not a high. The F value of the model is 45.426 and the corresponding sig. the value of 0.000 <0.01 means that the model parameters are statistically significant.

The equation coefficient of the Customer attitudes variable is 0.432 and is positive and statistically significant. This variable has an increasing effect on customer attitudes. In this case, the H2 hypothesis is accepted.

### 5.10 Hypothesis Analysis

**Table 5.18:** Hypothesis Analysis

H1	There is a positive effect between customer attitude and online banking	Accepted
H2	There is a positive effect between customer awareness and online banking	Accepted

## **6. CONCLUSIONS AND DISCUSSION OF THE STUDY**

According to our data analysis, it seems that the majority of respondents are youth, which essentially determines the study's target group as well as the geographical region under investigation. As a result, the research was based on commercial banks in Mogadishu, Somalia, and since about 75 percent of the population of Somalia are youth. The growth of the market is aided by commercial banks. They aid in the development of a healthy economic infrastructure in order to elevate the quality of life and to increase trade and commerce in an economy. Both the industrial and agricultural sectors are stimulated by commercial banks. Even though Somalia is still recovering from a civil war, the country's Islamic banking industry is growing at a fast pace. However, it appears that the number of bank users in Somalia is increasing as more people become interested in conducting financial transactions outside the country. Some Somali banks have expanded their master card operations to countries such as Turkey, Uganda, Malaysia, and others, despite the fact that these countries are not in close proximity to Somalia and that a huge proportion of Somali students are studying in these countries. This generates possibilities that might be beneficial to both the banks as a group and their clients. Companies that have a thorough understanding of their target demographic are more likely to turn them into paying consumers. Creating brand awareness is an important stage in marketing a new product or revitalizing an established brand, and it should not be taken lightly. In an ideal situation, brand awareness would encompass knowledge of the characteristics that separate the product from its competitors.

### ***H1: There is a positive effect between customer attitude and online banking***

First hypothesis is accepted, the study results were found that there is substantial effect between customer attitude and online banking., the result was found by analysis regression and correlation test. This suggests that a 1% rise in consumer attitude toward online banking would lead to a 1% increase in online banking demand. This is beneficial to the bank. Increasing the value of each transaction and fostering a sense of trust and loyalty among your clients. Marketers can make more

accurate predictions about sales of their goods if they are aware of diverse facets of customer sentiments. Previous studies have shown comparable results to this study such as: (Lai and Li, 2005; Cheng et al., 2006; Suh and Han, 2002; Lee, 2009; Chiou and Shen, 2012).

***H2: There is a positive effect between customer awareness and online banking***

According to the result the hypothesis is accepted because, there is a positive relationship between customer awareness and online banking, this result was found by utilized correlation test and regression analysis, also this result is statistically significant and there is no evidence to reject the null hypothesis. This indicates that a 1% increase in consumer awareness will lead to more people using online banking, which in turn will help stabilize the economy and set more reasonable expectations for customers. Improved life skills and self-confidence are only some of the advantages of being more aware of the needs of consumers. Based on the findings of previous researchers, including (Ferdinando, 2012), and (Banu, et al. 2019).

**6.1 Implementation of the Study**

Online banking has become a popular banking method, and this trend is only going to continue to grow in the coming years. As a result, banks need to be mindful of the growing demand for online banking. Customer attitudes about online banking are strongly influenced by the quality of the platform. Consequently, in order to ensure happy clients, Somalian commercial banks should analyze all factors impacting the quality of their online banking systems and take appropriate measures. As a result of this research, commercial banks in Somalia should be aware that consumer awareness is an important factor. Banks are better off keeping their current clients than attracting new ones. In other words, commercial banks in Somalia should put their efforts towards gaining new clients while also retaining their current ones. It is imperative that commercial banks in Somalia offer more user-friendly online banking in order to maintain and enhance client attitudes toward the use of online banking. Customers should have access to a system that allows them to conduct transactions in a safe and accurate manner while also increasing the security of the online banking platform. In addition, the customer's online banking account should have access to the most recent information on their financial activities. Commercial

banks should improve the aesthetics and functionality of their online banking platforms and websites in order to better serve their consumers.

## **6.2 Further Research**

Taking into account the study's implementation, there are several limits that may provide some insights into future research. One of the drawbacks was the small sample size and the lack of data. This suggests that future study should include more individuals from a variety of demographics and geographic regions. There was also a problem with the shortage of research material. Even though there have been a number of studies on the topic, there aren't many that concentrate on the quality of an online banking system explicitly. As a result, it is recommended that this be a focus of future study. In addition, the study was hindered by the absence of an offline survey. A survey was used to gather data, and the results were disseminated online. There were no offline surveys, therefore there was no way to control for the respondents' average age. If an offline survey was conducted in addition to the online poll, more people from older age groups may participate, allowing researchers to get more information. In conclusion, future study should take these constraints into account.

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## **APPENDIX**

### **Appendix- A: Questionnaire**

My name is **Liban Abdirizak Dahir**. I am a candidate for a Master's degree at Istanbul Gedik University's Institute of Science, Department of Business Management Program, and I am now working on my graduation thesis for that degree. **The Impact of Electronic Banking On Customer Attitude and Customer Awareness. A Case of the Study Commercial Banks in Mogadishu Somali**. You are invited to participate in this survey by sharing your expertise and experiences with the participants. The purpose of this survey is to obtain information on it. Respondents to this survey will have their responses kept completely anonymous and will only be used for academic purposes. The success of this study is dependent on your attitude toward the subject matter.

#### **Section A: Demographic part**

Please provide the following information about yourself by placing a circle on one of the choices to assist me in analyzing the responses.

##### **1. What is your Gender?**

A) Male                      B) Female

##### **2. What is your age group?**

A) 18-22                      B) 23-30                      C) 31-44                      D) 45 and more

##### **3. What is your Education level?**

A) Secondary school    B) Bachelor degree    C) Master Degree    D) Ph.D.    E) Other

##### **4- How long have you been work?**

1.        0-2 years        2) 3to 3years    3) 4 – 7 years    4) 8 years or more

## Study Variables Items

No.	Statement	Strongly disagree	disagree	Neutral	Agree	Strongly Agree
<b>Consumer Awareness</b>						
1	Consciousness about financial products offered by Islamic Banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Islamic Banks are well known locally and globally.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Optional to switch the conventional bank to Islamic bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Islamic banks operate according to Shariah law.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Islamic banks are not relevant to Muslims.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Islamic Banking is based on risk sharing model	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Islamic banks advertisements are not misleading.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	The Islamic banking products available in Somalia are not similar to the products of conventional banks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	The concept of providing loans only when they are backed with an asset has a positive impact on the financial system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Islamic banking is available for Muslims as well as non-Muslims	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Islamic banking prohibits interest in all form of transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Parties in Islamic Banking cannot predetermine a guaranteed profit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Returns on Islamic banking are based on gift and profit sharing basis instead of interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Islamic banking prohibits major uncertainty in all form of transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Islam banks only invest in businesses that are not prohibited by Islam or halal businesses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Consumer Attitudes</b>						
1	Financing based on profit loss sharing between the lender and the borrower will be advantageous for both parties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Financial matters and religion are inseparable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Islamic banking provides a solution to contemporary financial problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Islamic banking is at par with the principles of	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	modern finance							
5	Investments are more secure in Islamic banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Islamic banks' goal is not only limited to maximization of shareholders' wealth but also includes enhancement of standard of living and welfare of society	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	By associating themselves with Islamic banks people will become more ethical in their values	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Islamic banks offer more benefits than conventional banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Information on certain Islamic banking products on leaflets/ brochures/ websites is sufficient and can be easily understood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Islamic banks offer interesting products that attract customers more than conventional banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	The features and benefits of the Islamic banking products offered by Islamic banks are known to you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Compared to conventional banking products do you believe Islamic banking products are unique	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

No.	Statement	Strongly disagree	disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
<b>Online Banking</b>								
1	I am able to get on the site quickly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	When the bank promises to do something by a certain time, it does so	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	The site is always available for business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	The bank does not misuse my personal information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	I have confidence in the bank's service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	The website design is aesthetically attractive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	The bank gives prompt responses to my	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	requests by e-mail or other means							
8	The bank is easily accessible by telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	It is easy to find what I need on the website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	My online transactions with the bank are always accurate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	This site launches and runs right away	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	I feel safe in my transactions with the bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	The bank's name is well-known and has good reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	The bank quickly resolves problems I encounter with my online transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	The site has customer service representatives available online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	It is quick to complete a transaction through the bank's website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	The service delivered through the bank's website is quick	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	Using the bank's website does not require a lot of effort	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	The organization and structure of online content is easy to follow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	The bank's site makes accurate promises about the services being delivered	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## **RESUME**

### **EDUCATIONAL BACKGROUND**

- Bachelor of Engineering and Computer Science Faculty of Computer Science at Somali I University August 2017.
- Obtained Secondary Leaving Certificate at Mohamud Harbi Secondary School May 2013.

### **WORK EXPERIENCE AND SKILLS**

*November 2015– August 2016*

- Training of Banking Skills at IBS Bank Mogadishu-Somalia
- Internship Training on Customer Service at Premier Bank Limited
- Worked at Intersos as admin and Finance Assistant
- Currently working at Premier Bank Department of Sales and Marketing

### **TRAINING AND WORKSHOPS**

**Training Date Between 2017-2018**

- Mobile Phone and Electronic Repair Skills
- Introduction to Islamic Finance
- Management of Banking and Account
- Essential of Computer and Software
- Mobile Money Extensions
- Mobile Data Collection