

Close

## FINI-D-19-00167

### "Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia" Original Submission

**Azharsyah Ibrahim, Ph.D. (Reviewer 1)**

<b>Reviewer Recommendation Term:</b>		Major revisions
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<b>Quality of written English</b> Please indicate the quality of language in the manuscript:		Needs some language corrections before being published
<b>Declaration of competing interests</b> Please complete a declaration of competing interests, considering the following questions: <ol style="list-style-type: none"> <li>1. Have you in the past five years received reimbursements, fees, funding, or salary from an organisation that may in any way gain or lose financially from the publication of this manuscript, either now or in the future?</li> <li>2. Do you hold any stocks or shares in an organisation that may in any way gain or lose financially from the publication of this manuscript, either now or in the future?</li> <li>3. Do you hold or are you currently applying for any patents relating to the content of the manuscript?</li> <li>4. Have you received reimbursements, fees, funding, or salary from an organization that holds or has applied for patents relating to the content of the manuscript?</li> <li>5. Do you have any other financial competing interests?</li> <li>6. Do you have any non-financial competing interests in relation to this paper?</li> </ol> <p>If you can answer no to all of the above, write 'I declare that I have no competing interests' below. If your reply is yes to any, please give details below.</p>		I declare that I have no competing interests
Comments to Editor:		
There is no novelty inside. It needs major revision before it is eligible for publication		
Comments to Author:		

Title is too long for an academic article. Suggestion: "Information Technology and its Effects on Customer Satisfaction and Employee Performance of Commercial Banks in Ethiopia". Background is a bit excessive while it should focus on showing the reasons on why the article is important. Problem statements were not well developed; this article intends to examine the impact IT on customers' satisfaction, job performance, but no statements can be found that showing problems on the issues. Without it, this article will only be "just another article" on the issue. The findings are too simple and conclusions lacks of analysis. You have provide additional data from interview and previous research that you mentioned in the previous section to support the findings and also use it to analyze the results.

Close



Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

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**Invitation to review a manuscript for Financial Innovation -FINI-D-19-00167**

1 message

**Financial Innovation Editorial Office** <em@editorialmanager.com>

Mon, Oct 14, 2019 at 9:03 AM

Reply-To: Financial Innovation Editorial Office &lt;johnjherold.sanmiguel@springernature.com&gt;

To: Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

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Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia  
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Best wishes,

Gang Kou, PhD

Financial Innovation

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Research

Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia  
Financial Innovation

Abstract: Abstract

The introduction of IT based services has brought tremendous changes to the banking industry. Although this is more accurate for the industrialized economies of the West, it would not be an exaggeration for the less developed economies found in the Third World. This study was conducted with the major objective of assessing the impact of IT on the performance of commercial banks in Ethiopia. The study was done based on data collected from customers and employees of the Mizan-Aman branches of Dashen and United Banks. In order to accomplish its general objective, the study attempted to evaluate the effect of IT on customer satisfaction, employee performance as well as bank revenue. The three dimensions were used as crucial indicators of the impact of IT on overall bank performance. Two cross-sectional surveys were conducted to gather the data necessary for the successful accomplishment of both the general and specific objective of the study. The first cross-sectional survey was done on 372 customers from the two selected banks. The respondents were selected using the simple random sampling procedure. A structured questionnaire with a scale intended to measure customer satisfaction was distributed to all the sampled respondents. The second survey, on the other hand, was conducted among 24 bank

employees whose jobs were directly connected to IT. Since the total number of employees in the two bank was not more than thirty, all of them participated in the study. As with the sampled customers a structured questionnaire with items related to the impact of IT on job performance were distributed to the employees. All questionnaires from the two surveys were self-filled by the respondents and all were returned to the researcher. In addition, four in-depth interviews were conducted with key bank officials and the annual performance reports of both banks, particularly the ones for 2015 and 2016 fiscal years, were reanalyzed as data sets for evaluating the impact of IT on bank revenue. The findings of the study clearly indicated that IT indeed has an impact on the performance of commercial banks. It was found out that the IT based services provided by the Mizan-Aman branches of Dashen and United Banks were found to be convenient and user-friendly to customers. The study has also indicated that customers have found the banks to be efficient not only in terms of service delivery but also in terms of their ability to maintain their IT products. IT also positively affected the job performance of bank employees by reducing their workload and improving their accuracy. Broadband and electric power fluctuations were found to have a significant negative impact on both customer satisfaction and employee performance. Finally, a surface overview of the financial performance of the two banks has indicated that IT based services constituted a significant percent of the banks' gross profit for both 2015 and 2016 fiscal years.

**Key Words :** Customer Satisfaction; Commercial Banking; Dashen Bank; Employee Performance; Information Technology; United Bank

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Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

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**FINI-D-19-00167 - thank you**

1 message

**Financial Innovation Editorial Office** <em@editorialmanager.com>

Mon, Oct 14, 2019 at 8:45 PM

Reply-To: Financial Innovation Editorial Office &lt;johnjherold.sanmiguel@springernature.com&gt;

To: Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

Dear Dr. Ibrahim,

Thank you for agreeing to review:

Manuscript Number: FINI-D-19-00167

Title: Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia submitted to: Financial Innovation

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If you have any questions, please do not hesitate to contact us. We appreciate your assistance.

With kind regards,

Gang Kou, PhD  
Managing editor

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2 messages

**Financial Innovation Editorial Office** <em@editorialmanager.com>

Tue, Oct 15, 2019 at 12:24 PM

Reply-To: Financial Innovation Editorial Office &lt;johnjherold.sanmiguel@springernature.com&gt;

To: Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

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Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia  
Financial Innovation

Dear Dr. Ibrahim,

Thank you very much for your review of manuscript FINI-D-19-00167, 'Information Technology and Its Roles in Improving the Customer Satisfaction and Employee Performance of Commercial Banks: The Cases of the Mizan-Aman Branches of Dashen and United Banks, Southwestern Ethiopia'.

We greatly appreciate your assistance.

Best wishes,

Gang Kou, PhD

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>

Sun, Jul 26, 2020 at 9:45 PM

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