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THE EFFECT OF POINT OF SALE MACHINES ON BANKING PERFORMANCE WITH THE MEDIATING ROLE OF CUSTOMER INTENTION: A CASE OF SELECTED COMMERCIAL BANKS IN BORENA, SOUTHERN ETHIOPIA.

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ABSTRACT:

The purpose of this dissertation is to provide a better understanding of the effect of point of sale machine services on bank performance in selected banking sectors of Ethiopia from a mediating role customers' intention perspective. This article has been divided into four parts: introduction, literature, methodology, discussion, and finding sections. Initially, for achieving this article, pragmatic research philosophy, a mixed research approach, and a sequential explanatory design—abdicative research strategy—a cross-sectional design one-time survey have been considered. for quantitative SEM, AMOS, and SPSS version have been used for data analysis. The total sample size used in this article is 400 respondents and responses. From the analysis of data, the survey results indicated that Point of sale machines services have significant positive effect on the performance of banks. The article suggests that bank executives should consider the needs digital marketing

services from the viewpoint of consumers. This article finding has been useful in assisting banks in resolving issues related to point of sale machines services. The results of the survey showed that how much Ethiopian digital marketing services had progressed. It's similar, though, to toddlers who were going through a critical time and required round-the-clock care.

Key words: *Point of sale machines, customer intention, bank performance.*

1. Introduction

The purpose of this study was to examine effect of Point of sale machine services on banking performance with the mediating role of customer intention: a case of selected commercial banks in Borena, southern Ethiopia. The dissertation would be advantageous to important stakeholders, such as academics and banks, and it would support future research, policy implementation, and practice improvement. Digital marketing services Technology can assist customers and digital banks in better managing their service operations, procedures, and lives through the use of particular software algorithms. The rapidly expanding digital banking industry enhances the delivery of fast services with applications in nearly where ever customer present without geographical boundaries (United Nations Economist Network policy brief, 2016; Regime, 2022).

In the 21st century, Neo-banking institutions, which have a big influence on the national economy, need digital marketing services in the current world. Reduce transaction costs while also accelerating the process of interacting with new local customers globally (United Nations Conference,2019; Lee et al., 2020; Economy, Ethiopia's Digital,2020; Feyen et al., 2021).

Digital marketing services Technology can assist customers and digital banks in better managing their service operations, procedures, and lives through the use of particular software algorithms. The rapidly expanding digital banking industry enhances the delivery of fast services with applications in nearly every banking sector, geography, and business model (United Nations Economist Network policy berif, 2016; Regime, 2022).

The elimination of poverty and the advancement of the economy both depend on having access to reasonably priced financial services. Poverty and income inequality are decreasing more rapidly, and there is greater economic growth in countries with more sophisticated digital marketing systems (Digital Financial Inclusion Series, 2016; Fintech & Finance, 2016; Pazarbasioglu et al., 2020; World Bank, 2020).

There are around two billion people who live in Africa. Nonetheless, more than half do not have access to financial institutions. 50% of women and 59% of men in developing nations, respectively, hold a bank account, according to the World Development Report (2016).

Lee et al. (2020) showed that the current economic situation is increasing competition for digital marketing services, especially in the banking sector. In the banking industry, the services provided through digital marketing are still expanding. The quick growth of digital marketing technologies has a big impact on the

services that banks offer. Companies would be ready to go above and beyond to meet consumer demands in order to meet customer dynamics, improve their level of competence, and turn a profit (Lyimo, 2019; Hichaim et al., 2020).

The present condition of the global market has led to the emergence of digital marketing services, which are seen as an alternative paradigm for international trade. This ever-accelerating digitalization is affecting not only the creation and exchange of value but also how we interact, work, purchase goods, and receive services (UNCTAD Economy report, 2021). Banks should therefore be prepared for any changes in the digital marketing services business model, independent of their current level of preparation (Ethiopia's National Digital Payments Strategy plan, 2021-2024).

The banking sector has undergone multiple technological revolutions. The neo-bank business model approach can be attributed to the growth of digital marketing tactics and the increasing digitization of customer behavior (Affecting et al., 2018).

However, the Africa Union (2021) confirmed that over half of Africans remain unbanked despite notable advancements in recent years. It turns out that the percentage of Africans with bank accounts is just 57%. For instance, only 25–47% of adult bank customers in the Democratic Republic of the Congo, Nigeria, Ethiopia, Tanzania, and other countries have access to banking, indicating persistently low banking penetration rates in these countries (BPC and Fincog, 2020; National Digital Payments Strategy plan 2021–2024).

An estimated 360 million adults in the region did not have access to a bank account of any kind. This corresponds to about 17% of all persons worldwide who lack access to formal financial services, or those who are unbanked. Africa continues to seem like a sleeping giant when it comes to having access to standard bank accounts and reasonably priced financial services, similar to other regions of the world (Ogonji et al., 2015; Inclusion, 2018; Lee et al., 2020). We are entering a completely new and incredible era of information and knowledge because of the broad dissemination of knowledge. As a result of ICT being widely used, digital marketing is the best strategy for providing banking services to customers (Islam et al., 2019).

Ethiopia is currently undergoing technological advancement in order to match other emerging countries, especially those that are late entrants, in terms of advanced economic performance (Tesfachow, 2022). Of course, in an effort to further enhance the services they offer, the banking family has made every effort to integrate technology. 4.9 billion people regularly use digital marketing services globally now days (Union, 2021).

Surbhi S. (2021) asserted that the banking industry as a whole has placed more emphasis on providing services through digital marketing services (DMS). Businesses that use digital marketing services can increase their revenue and raise the number of people visiting their websites. The banking industry uses digital marketing to draw clients because of its many benefits. Digital marketing services enable businesses to persuade clients to make repeat purchases, which improves

customer intent and banking sector profitability (J. Ali & Zone, 2015).

The emergence of digital marketing services channels, such as ATMs, e-banking, m-banking, and social media marketing, has altered the way consumers obtain services and put traditional banking methods under pressure. Digital banking has changed how banks interact with their consumers by enabling them to provide multi-channel services (Alyahya et al., 2020).

However, Ethiopia Policy Review (2019) justified that and provided justification for the following issues with Ethiopia's digital banking services that still require attention: The nation has faced numerous obstacles in its efforts to create an effective system of financial transfers. Ethiopia faces a number of challenges related to its lack of infrastructure, including unstable electrical supply, problems with telecommunications linkages, and issues with internet connectivity (Ejigu, 2016; Ethiopia Digital Strategy Plan, 2020).

Notably, no other comprehensive research has been carried out in Ethiopia, especially with respect to the role that consumer intention plays as a mediating factor in the relationship between digital marketing services and bank performance.

1.2 Statement of the problem

Now-a-days in the digitalization age, there is great significance to digital marketing services on our continent. These services, national economies, and bank performance are all strongly correlated. Digital services that utilize digital technology are widely acknowledged as being significant (Taffere et al., 2022). Modern banks are able to offer their customers instant services through digital marketing services because of technological improvements. Every country should have a strong banking industry since it can contribute to economic growth by offering efficient performance (Yaseen et al., 2019).

In order to contact customers more easily, more affordably, and with better bank performance, many banks are adapting to offer digital marketing services (Shahrokhi, 2017; Abdulselam, 2019; Bostrom & Andersson, 2019; Brier & Lia Dwi Jayanti, 2020; States & Commission, 2020; Babu et al., 2020; Anouze & Alamro, 2020). Digital marketing services in the banking sector are dynamic and ever-evolving due to the development of new technology, which puts tremendous strain on the banking system (Bostrom, Axelina Andersson, 2019; Dimitrova & Ohman, 2021). For banks, digital marketing services have emerged as a crucial topic of study and concern. It's challenging for banks to make a profit and meet these client demands because better intent, ease of use, and exceptional service are what customers desire (Bikker & Bos, 2008; Kotler & Keller, 2012; Hammoud et al., 2018; Boström & Andersson, 2019).

In order to facilitate an integrated goal, Kifle (2021) stated that Ethiopia also developed a plan for digital marketing services. In order to achieve automation across multiple functions nationwide, the strategy 2025 aims to: provide an inclusive digital economy approach; expand internet coverage to 86% for 2G, 85% for 3G, and 70% for 4G and 5G; integrate digitalized processes to achieve automation throughout

current processes and supporting infrastructure; and present technology into existing processes that optimize value through process automation (Abdulselam, 2019; Federal Democratic Republic of Ethiopia digital strategy, 2020; Anouze & Alamro, 2020).

However, evidence shows that still only 19% of Ethiopians use the digital services, suggesting that the country's digital economy is just getting started. Ethiopia's Digital Economy Report (2020) It is evident from this that one of Ethiopia's weak payment methods is the underuse of digital marketing services. This means that a lot of in-person encounters occur between Ethiopian bank customers and their banks because they are unable to perform various financial activities through the banks' websites. According to the Ethiopian digital strategy plan (2020), this indicates that banks' digital marketing platforms are still in the early stages of development.

The banking sector is still lagging behind in terms of adoption, even though digital services are growing quickly in developed and developing countries (Desta, 2018; Ababa, 2018; Abdulselam Fetu, 2019; Dula Befkadu, 2019; B.Teka,2019;B.Teka 2020; and Ethiopia's National Digital Payments Strategy, 2021-2024). The majority of Ethiopian banks have not made extensive use of these services. As stated by Fetu (2019),, it is challenging for the banking sector to deliver efficient services because of the way things are now done. Given that the banking industry in Ethiopia has to start making plans for capacity building immediately and modernize by using cutting-edge technology that is used worldwide (Affecting et al., 2018), Without a modern system, the current banking system would not be able to keep up with the growing number of import-export businesses and the volume of international trade and relations (Kifle, 2021).

The current practice of the introduction of digital marketing has simplified the process of drawing in and overseeing a larger clientele by using innovative strategies. using a range of distribution channels to target different products at different demographic groups, hence expanding market reach (Afework & Gizaw, 2012; F. D. Republic et al., 2019; Series, 2021; Taffere Tesfachew et al., 2022). In accordance with Bostrom & Andersson (2019),the way that banking services are delivered has changed as a result of the continued advancement of digital technology and the expansion of its user base. This has an impact on the goals of the individuals who use these services.

As a result, banks have reportedly turned their focus from traditional to digital marketing to preserve and enhance consumer trust as well as competence, intention, and profitability in the banking industry (Patil et al., 2022). Improvements in digital banking make services more effective and efficient for customers, but they also lessen in-person interactions between customers and banks. Because of this, the more advanced digital marketing services promote a strong relationship between the bank and the client rather than the daunting aspects of traditional banking, like opening an account, making transfers, printing statements, having to wait for assistance from a bank adviser, and dealing with limited business hours (Oni, 2020). Howevwe in Ethiopia, money is still used as a medium of exchange (Abdulselam Fetu, 2019; Ethiopia's National Digital Payments Strategy

2021-2024) states that, as a result, the nation has not yet fully profited from advancements in the digital banking system. Moreover, most previous worldwide research studies disregarded the purpose of digital marketing with regard to the enhancement of organizational performance.

On top of that, no research has been carried out in the study area covered by this title. A qualitative or quantitative technique was used in the majority of the investigation. In order to bridge this gap, the researcher would use a combination of methods. Empirical Matters: There is a dearth of research examining the relationship between digital marketing services and bank performance in the absence of client intention. Furthermore, when comparing the study's findings between developed and emerging nations, the earlier research produced contradictory, unclear, or differing conclusions. The preceding studies show differences in conclusions and findings between first-middile class and third-world countries (Sarigiannidis & Maditinos, 2013; Bang, Andreas; Roos, 2014; Wisdom, 2015; Ejigu, 2016; Uvaneswaran, 2017; Dula Befikadu, 2019; Ganyam & Ivungu, 2019; Ibrahim & Daniel, 2019; Agboola et al., 2019; Lyimo, 2019; Teka, 2020). Pabian et al., 2020; Menberu, 2020). This dissertation is essential to reducing the disparity in findings and conclusions between first- and third-world countries.

Literature-related issues: the majority of studies focus solely on the relationship between bank performance and digital marketing services. accepted digital marketing as a means of measuring an organization's performance in isolation. The majority of research publications most studies that have been published that focused on only the above two variables (Barnes, 2003; Gilmore et al., 2007; Armesh et al., 2010; Abu-Doleh & Hijazi, 2011; Fadzilah & Yusoff, 2012; Adiwijaya, 2012; Atnafu, 2015; Piñeiro-Otero, 2016; Desta, 2018; Abdulselam Fetu, 2019; Seid, 2019; Yaseen et al., 2019; Kifle, 2021; Patil et al., 2022; Garedachewu Worku, 2020).

In order to address the aforementioned problem, the researcher was combined the three variables digital marketing services, customer intent, and bank performance under one heading and concentrate on the banking sector (business organization), as opposed to just stating organization performance. Overall, this section addresses the problem with the statement, making clear the underlying context and providing evidence for the circumstances that spurred the researcher to begin the investigation.

Thus, this dissertation aims to disseminate its findings so as to increase the understanding of neo-marketing systems, offering new insights into neo-banks' and how they incorporate customer intention, bank performance, and digital marketing services into service organizations like banks. The intention of this research is, therefore, to answer the following research questions:

RQ1. Does the use of Point of sale machine services have a significant effect on the performance of banks in a selected study of commercial banks in Ethiopia?

RQ2. What is the influence of Point of sale machine services on customer intention at selected commercial banks in Ethiopia?

RQ4. Does customer intention have an effect on bank performance at selected commercial banks in Ethiopia?

RQ5. How customer intentions mediate the relationship between Point of sale machine services and bank performance at selected commercial banks in Ethiopia?

1.3 Objectives

The main objectives of this study are to:

Objective 1: To analyze how the use of Point of sale machine services affects the bank performance of selected commercial banks in Ethiopia.

Objective 2: To examine the influence of Point of sale machine services on customer intention in selected commercial banks in Ethiopia.

Objective 3: To evaluate how customer intentions influence bank performance in selected commercial banks in Ethiopia.

Objective 4: To describe how customer intention mediates the relationship between Point of sale machine services and bank performance in selected commercial banks in Ethiopia.

1.4 Hypothesis test

H1. Point of sale machine services has significant effect on customer intention

H2. Point of sale machine services has significant effect on bank performances

H3.Customer intention has a significant mediating relation between Point of sale machine services and bank performance**.**

2. Material and methods

The empirical investigation undertaken for this study was based on quantitative research methods consisting of the application of a questionnaire to selected banks respondents and Key informants. The questionnaires consisted of both closed and open-ended questions.

2.1. Participants and sampling procedures

The main sources of information were selected banks key informants, employees and customers from selected banks namely commercial bank of Ethiopia, Awash Bank, Abyssinia bank, Oromia Bank and cooperative Bank of Oromia. Purposive sampling technique was used to select banks 5 banks in the sample. Simple random sampling technique was employed to include 76 employees and 324 customer respondents from selected banks in the sample after stratification according to their banks. The purposive sampling technique included consideration of those who were assumed to be relatively knowledgeable about and experienced in CBE and training.

Table 1: Target Population (Total sample size)

Selected Commercial Bank in Borena zone	Population customers(bank customer)	Sample size	Population employees(staff customers)		Total Sample size
Awash Bank	32516/169630*324	62	22/88*76	19	81
Oromia Bank	25000/169630*324	48	23/88*76	20	68

Abyssinia Bank	18400/169630*324	35	10/88*76	9	44
Commercial Bank of Ethiopia	65000//169630*324	124	25//88*76	22	146
Cooperative bank of Oromia	28714/169630*324	55	8/88*76	6	61
Total		324		76	400
Total population	169630				
Sample fraction	0.0008652016				400

Source: Developed for this Dissertation, 2023

2.2. Instruments and data collection procedures

To gather information from the participants, questionnaires with open-ended questions and Likert scale items were developed based on the existing theory and practice of selected banks. The content validity of the questionnaire was evaluated by three measurement and evaluation instructors after which a pilot study was held at all selected banks to further evaluate the relevance and clarity of the questionnaires. The questionnaires were administered based on consideration of convenience on place were customer get service on door-to-door by data collectors. In which the return rate was ninety seven percent.

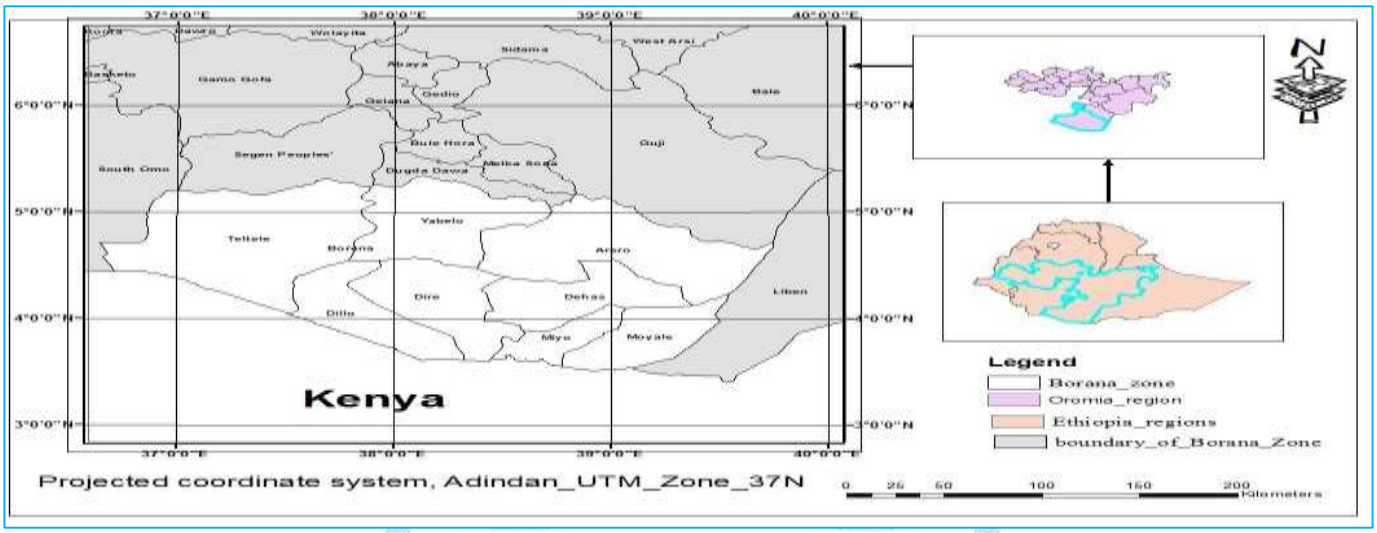
2.3 Methods of data analysis

In the analysis of data, descriptive statistics such as frequency, percentage, mean scores were employed and Amos version 26 software were applied. Amos was applied incase it's a modern software that was based for quantitative research work.

2.4. Ethical considerations

First, a consent form, which was prepared and given out to the participants, informed the respondents of the purpose of the study and its benefits, and the possibility of their withdrawal from participation at any time during the study. In this way, permission was obtained from the concerned bodies to collect the required data through application of the questionnaire, which was also filled in anonymously. The information that was provided by the respondents was used exclusively to draw research conclusions, with their confidentiality being maintained throughout the study.

Figure 1. Map of the study area



Source: - Adopted from CSA, 2007

3. Results and discussions

In this section, data obtained from the respondents are presented and analyzed in line with the research questions. Presentation of data and results are followed by brief discussions.

Table 2. Point of sale machines services mean and SD

(PSM13)	400	1	5	4.04	1.195
(PSM14)	400	1	5	3.96	1.299
(PSM15)	400	1	5	3.98	1.222
(PSM16)	400	1	5	4.09	1.192
(PSM17)	400	1	5	4.03	1.183
(PSM18)	400	1	5	4.04	1.172

3.1 Point of sale machines services

According to survey results above Table 2 from PSM13-PSM18 at all chosen banks, (mean 4.04, SD 1.195) of participants responded that they would be likely to inform friends and coworkers about services provided by point-of-sale machines. (mean 3.96, SD 1.299) of participants responded that their banking point-of-sale services were adequate for their needs. (mean 3.98, SD 1.222) of participants responded that their banking met their expectations for customer service with point-of-sale machine services. (mean 4.09, SD 1.192) of participants responded that bank point-of-sale machines are modern and quick to services. All standard deviation values are greater than zero and below 2, indicating that there are no outliers.

Also, the survey results (mean 4.03, SD 1.183) of participants responded that the service I offered through the point-of-sale device was clear. (mean 4.04, SD 1.172) of participants said they use the point-of-sale device that their banking

services provide for transactions. The study's conclusions demonstrated how significantly point-of-sale machines affect a company's performance.

Table 3. Results of scale reliability coefficient of the pilot study for Point of sale machines items (PSM), customer intention items (CI) and bank performance items (BP)

Cronbach's Alpha		Number Of Items	Cronbach's Alpha Based On Standardized Items	Interpretation (Taber, 2018)
PSM	**.992**	**5**	**.992**	**Acceptable**
CI	**.890**	**37**	**.895**	**Acceptable**
BP	**.856**	**23**	**.860**	**Acceptable**

Source: Own survey output, 2024

Table 4 internal consistency analyses of Point of sale machines

Point of sale machines						
	(PSM13)	.827	.709	0.708	0.577	0.759
	(PSM15)	.560				
	(PSM17)	.570				

The results of the scale reliability tests shown in Table 4 above each item was internally consistent with every other item, as seen by the scale reliability test findings above which range in value from moderate (.570) to strong (.827). As per the reasoning of Schober & Boer (2018) and Akoglu (2018), all the numbers were deemed acceptable since they above the 0.39 weak correlation criterion. In order to establish convergent validity, item-to-total correlation values must be more than 0.39; if any of the values fall below this cutoff, they ought to be eliminated.

Therefore Point of sale machines items PSM14(.147), PSM16(.232) and PSM18(.276),Because item-to-total scores were below the permissible limit, they were removed and not included in the statistical analysis process, which helped to preserve the study's validity. At an item-to-total correlation value is clearly less than 0.39. It should not be included for further analysis in order to ensure statistical accuracy, convergent validity, and other requirements.

The construct's Cronbach's alpha coefficient value of.709 exceeded the recommended threshold of 0.6 as recommended by (Taber, 2018; Raharjanti et al., 2022),therefore this result confirmed that the measures used in this study were reliable. In addition to the Cronbach alpha value, the composite reliability test of the construct was used to evaluate internal consistency. The results in Table 5.16 indicate that the CR value exceeding the minimum accepted value of 0.4 (Schober & Boer, 2018).

The an average variance extracted(AVE)for Point of sale machines above the threshold of 0.50 recommended according to

(Yadav et al., 2017) argued. that ensured the presence of discriminant validity in the study. The square root average variance AVE value should exceed 0.50 so that it is adequate for discriminant validity. Which is less than the recommended implies the presence of convergent validity.

The values of Cronbach alpha between 0.60 to 0.70 are acceptable, while in more advanced stage the value have to be higher than 0.70. However, composite reliability value that is more than 0.95 or above is definitely undesirable(Yadav et al., 2017). The results of all composite reliability for point of sale machines were not above 0.95 it indicated acceptable.

3.2. Composite reliability

Table 5: composite reliability (CR) and convergent validity (AVE)

Latent constructs	CR	AVE
Point sale machines (CR&AVE)	**0.709**	**0.577**
Customer intention (CR&AVE)	**0.941**	**0.759**
Bank performance (CR&AVE)	**0.920**	**0.804**

Source: Field data February, 2024

For composite reliability, if CR > 0.70, it is acceptable, and for convergent validity, if AVE > 0.50, it is acceptable (A. Rashid & Rokade, 2019). Referring to Table 5 the CR for all constructs is above 0.70 and the AVE values are within 0.503 and 0.804, which is greater than the recommended threshold.

Table 6: discriminant validity inter-construct correlation matrix

	Latent constructs			
Latent constructs	**E**	**F**	**G**	
Point sale machines (E)	**0.759**			
Customer intention (F)	**..789****	**.842****	**0.871**	
Bank performance (G)	**..645****	**.293****	**.138****	**0.897**

Source: Field data February, 2024

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

*. Correlation is significant at the 0.05 level (2-tailed).

For discriminant validity, if the square root of AVE > interconstruct correlations, it means the models are achieved (Yadav et al., 2017). All items of AVE above table 6 are greater than interconstract correlatons. So the survey results show that our models were achieved concerning discriminant reliability.

Table 7: research hypothesis direct effects

Research model hypothesis	Path model	Estimate loading	P-value loading	Decision
H1 point of sale machines has significant effect on performances of bank	BP <PSM	.155	***	Supported
H2 point of sale machines has significant effect on customer intention	CI<PSM	-.044	.831	Not Supported

Source: Field data February, 2024

Table 8: direct effects results model

Hypothesis	Path model	Estimate loading	P-value loading	Decision
H1	BP <- PSM	.155	***	Supported
H2	CI <- PSM	-.044	.831	Not Supported

Source: Field data February, 2024

H1.point of sale machine services has significant effect on customer intention

The survey results of the above table 8 indicated that point-of-sale machines have a significant positive effect on customer intention. The standardized direct effect of point-of-sale machines on customer intention was.044 (p-value =.831 > 0.05). This means when point-of-sale machines go up by 1 standard deviation, customer intention goes up by -.044. The evidence shows that point-of-sale machines have an insignificant effect on customer intention. Thus, hypothesis H1 is not supported.

These findings are in line with research conducted in Malmarugan (India), where Devanathan (2019) suggested that regarding attitudes toward usage of point of sale machines, “it is easy to place an order through a web site."

H2. Point of sale machine services has significant effect on bank performances

The survey results in the above table indicated that point-of-sale machines have a significant positive effect on the performance of banks. The standardized direct effect of point-of-sale machines on bank performance was.155 (p-

value = 0.001 <0.05). This means when point-of-sale machines go up by 1 standard deviation, bank performance goes up by.155. The evidence shows that point-of-sale machines have a significant positive effect on the performance of banks. Thus, hypothesis H2 is supported. Our study contradicts the findings of a study in Saudi Arabia by Rashed Nasr (2021), in which consumers are dissatisfied with online banking services and are more distrustful of businesses.

3.3 Tests for mediation using a bootstrap analysis with a 95 % confidence interval.

Table 9: mediation analysis

Relationships	Beta value Direct effect	Beta Indirect effect	Confidence interval		P-value	Decision
			Low bound	High bound		
H3.4 Point of sale machines → Customer intention→ bank performance	.874	-.001	-.004	.004	.916	**No mediation** reason the direct effect p-value is insignificant, which is.916, and the indirect effects are also significant,.004 and.004, which shows there is zero between them.

Source: Field data February, 2024

TABLE 10: MODEL OF MEDIATION AFFECTS RESULTS

Relationships	Direct effect	Indirect effect	Confidence interval		P- value	Decision
			Low	High		
BP <- CI<-PSM	.874	-.001	-.004	.004	.916	No mediation

Source: Field data February, 2024

H3. Customer intention has a significant mediating relation between Point of sale machine services and bank performance.

The survey results above at table 10 indicated that the relationship between the independent point of sale machines and dependent variable bank performance was mediated by customer intention. The produced standardized regression coefficient value was.874 for direct effect, -.001 for indirect effect, boostrap confidence interval for low-.004, for high.004, and P-value.916>0.05. This indicates customer intentions insignificantly mediated the relation between point-of-sale machines and bank performance.

Sidhu et al. (2021) argued Full mediation is a situation where the mediating variable leads to a zero direct effect between the independent variable and the outcome variable; partial mediation occurs when the mediating variable leads to some relationship between the two variables but does not equal zero; whereas no mediation occurs when there is a insignificant indirect effect in the presence of a mediator. There mediations show non mediation reason; the direct effect p-value is insignificant, which is.916, and the indirect effects are also insignificant,.004 and.004, which shows there is zero between them. Though hypothesis H3 is not supported.

3.4 The effect of point of sale machines on performance of banks

The survey result indicated, point of sale machines has has a positive significant effect on bank performance. The study's finding demonstrated how significantly point-of-sale machines effects bank performance. These findings are in line with research conducted in Ethiopia, where Inclusion (2018) suggested that The vast majority of countries worldwide have recognized the importance of ATMs, POS devices, electronic payments, and more; has an optimal infrastructure for banks to connect to; and allows real-time payments 24/7and also increase performance of banks.

The successful attainment of these digital ways creates a strong foundation for the scale-up of digital payments by promoting quick, safe, and efficient transactions. interoperable payment systems have the potential to make it easier for people to send payments to anyone and receive payments from anyone quickly and cheaply. Financial service providers also welcome the new business opportunities that would emerge from this higher volume of transactions, and policymak- ers see interoperability as a way to bring financially excluded segments of the population into the financial system,thus fostering bank performance inclusion (Ethiopia National Strategy Plan,2021-2024).

3.5. The effect of point of sale machines on customer intention

The survey result indicated, point of sale machines has a positive significant effect on customer intention.The study's finding demonstrated how significantly point of sale machines effects customer intention. These findings are in line with research conducted in Malmarugan (India), where Devanathan(2019) suggested that regarding attitudes toward usage of point of sale machines, “it is easy to place an order through a web site," “web sites enable you to touch or try services," “online services protect security and privacy but not without exceptions, and ”"online services provide ease of price comparison” are predicting the intention to use digital marketing services.

This is in line with the findings of similar research in India. There has been a consensus regarding the attractive attributes of digital marketing services compared to traditional ones regarding usage. The attractive attributes of online services include time- and money-saving; convenience or easy accessibility; the shopper’s ability to screen and select a wide range of alternatives; and the availability of information

for making purchasing or ordering decisions. Above all, security and privacy factors are critical for online companies in order to build long-term relationships between customers, sellers, and organizational success (Localdeals et al., 2021).

3.6 Customer intentions mediates the relationship between point of sale machines and bank performance

The result of this study indicated that Customer intention has an insignificant mediating relationship between point of sale machines and bank performance. The result of this study revealed that the point of sale machines has a positive significant effect on bank performance. However, the point of sale machines has an insignificant effect on bank performance through customer intention. This means that the mediating variable customer intention, in this case, has an insignificant mediating effect between point of sale machines and bank performance.

4. Conclusion

The study results implied also indicated that Point of sale machines has significant relationship with banking performances which implied that digital teller machines had good impact on bank profitability. The study results showed that customer intention has no mediation with Point of sale machines and bank performances

5. Recommendations

Based on the findings, the following alternative solutions could be sought:

1. Therefore, banks must provide value to their clients through digital channels and multi-channel services if they hope to improve their bank performance.
2. Banks and customers can achieve greater performance by utilizing appropriate digital marketing services. 3. Clients are still worried about security; banks should take security and other concerns very seriously.
4. This dissertation adds to the body of knowledge by extending the breadth of studies on consumer intention and bank performance related to digital marketing services.
5. Findings indicate that digital marketing works well for bringing in new clients and keeping existing ones.

6. Research limitations

The study focused on examining the effects of Point of sale machine services on the performance of a selected group of commercial banks Ethiopia with a focus on the mediating function of consumer intention. Geographical and organizational scope are restricted, the study was restricted to selected commercial banks in Ethiopia. The study was restricted to digital marketing services. The study restricted from service organization focused on banks only.

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