

**EFFECTS OF E - BANKING ON EMPLOYEE SATISFACTION AMONG STAFF  
A CASE STUDY UGANDA CHRISTIAN UNIVERSITY STAFF**

**SHARON AMODING**

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REQUIREMENT FOR THE AWARD OF DEGREE OF BACHELOR OF BUSINESS  
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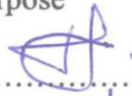


**UGANDA CHRISTIAN  
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## DECLARATION

I AMODING SHARON a student of Uganda Christian university hereby declare that this is my own research and it has never been submitted to any one other university or institution for academic purpose

sign .....  .....

date ..... 03/09/24 .....

## APPROVAL

This is to certify that my research report has been done under my supervision and guidance and it is ready for submission to the university with approval

sign.....  (Isaac Kalimo)

date..... 4/9/2024.....

## **DEDICATION**

I detect this my friends who supported through my journey of education , this far I have reached . and Im grateful to God for the contribution.

## **ACKNOWLEDGMENT**

firstly, my thanks to goes to God who abundantly helped me through journey of education and research.

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## **LIST OF ABBREVIATION**

e-banking – electronic banking

ATM – Automated teller machine

UCU – Uganda Christian University

## **ABSTRACT**

The purpose of this study was to investigate the Effects of E- banking on Employee Satisfaction among staff in the case study of Uganda Christian University .the study was based on the objectives such as To establish if employees have adequate skills in the use of e- banking , To determine how easy the e-banking is to use , To determine whether availability of the internet influences ease of use of e- banking .the study was conducted from Uganda Christian University main branch and target population was 46 and the sample size was 36 respondents using a methodology of questionnaire to collect data .the study was conclude that the adoption of e- banking has neutral impact on how staff have adequate skills in using e-banking at 27.8% and examine whether staff find it easy to use e-banking 33.33% of the respondents and to examine whether availability internet affects the usage of e- banking was minor impact meaning the staff are find it easy when using it. There were several challenges I faced while carrying out this research based on the study effects of e- banking on employee satisfaction among staff such as the study time frame may not captured and the long-term effects of e- banking on employee satisfaction .the study recommendations were to continuously improve on our e- banking system , to enhance employee satisfaction and get feedback from them .



## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0. INTRODUCTION**

I discussed the study's history in this chapter, outlining the background and the reasons the research was important. I presented the precise research questions that served as the investigation's guidance and described the primary issue that the study sought to address. I also outlined the goals of the study, outlining the outcomes I sought to accomplish. I also talked about the research's significance, emphasizing its potential value and significance. While the conceptual framework offered the main ideas and theories that influenced the research strategy, the study's scope was defined to make clear what was included and what wasn't.

#### **1.1 Background Of The Study**

Many things have changed with respect to how we handle our finances courtesy of the internet. This was a practice commenced in the latter half of the 20th century and has changed ever since based on the advancements made. Today, online account management, EFT, mobile banking apps, and ATMs have become important components of the banking experience.

Vishwakarma & Singh, 2018.

The introduction of e-banking has been a widely evident factor of change in the work environment for bank employees. Physical branches were becoming less necessary, and the business itself was turning to digital platforms. This had a dual effect. On the one hand, e-banking rationalized operations and streamlined processes, hence servicing customers became more efficient. On the other side, however, it has presented challenges like continuous up-gradation of skills and adaptation to new technologies that have completely changed the roles and responsibilities of the job assigned.

#### **1.2 STATEMENT OF THE PROBLEM**

E-banking has taken banking into a completely new dimension, and one wonders what changes it brings to him and his colleagues. With the continuous change that technology brings to the industry, the need to understand the role of technology regarding job satisfaction and performance, as well as job security, becomes all the more relevant.

For most of us, and in particular for younger generations growing up with this technology, e-banking may bring a number of advantages. Automation of routine work may create an opportunity for more interesting and meaningful work and thus lead to a higher level of job satisfaction. Where some have apparently easily adapted to technological advances, for others, there is increased stress and uncertainty about implications for job security.

This study will, therefore, investigate these dynamics in order to establish how the evolutionary nature of e-banking is affecting these different aspects of work life. Focusing on how changes in information technology reflect generational differences and distinct generational experiences, we hope to provide insight into how job satisfaction and overall well-being might be improved in the banking sector.

### **1.3. OBJECTIVE OF THE STUDY**

- i.** To establish if employees have adequate skills in the use of e-banking.
- ii.** To determine how easy e-banking is to use.
- iii.** To determine whether availability of the internet influences ease of use of e-banking.
- iv.** To find out whether teamwork makes e-banking easy to use

### **1.4. RESEARCH QUESTION**

- i.** Do employees possess the relevant skills and knowledge necessary for usage of e-banking services?
- ii.** With what ease or difficulty do employees find it to use e-banking services, and what factors contribute to their perceived ease of use? To what extent does the availability and quality of access to the internet affect staff's utilization of e-banking services?
- iii.** Does teamwork and collaboration amongst staff enhance their competence in putting the e-banking service into effective use, and if so, how?

### **1.5 SCOPE OF THE STUDY**

#### **1.5.1 Geographical scope**

The study will focus on Uganda Christian University main campus Mukono with possible sampling of staff.

### **1.5.2. Subject scope**

The study will depend on two variables i.e. independent variable is e banking and dependent variable is employee satisfaction and the intervening variable

### **1.5.3 Time scope**

The study is to cover a period from 2022 to 2024

## **1.6 SIGNIFICANCE OF THE STUDY**

The study will invest in user friendly and reliable e- banking systems among staff.

The study will provide and support for staff to develop necessary skills among staff.

The study will encourage collaboration and knowledge sharing among the staff.

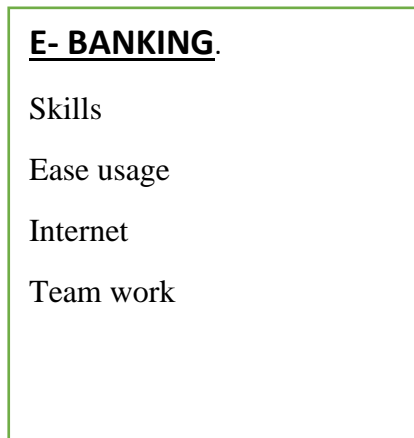
The study will develop policies and guidelines that promote effective financial management and staff development through e- banking adoption.

The study will act fulfillment for the award of bachelor of business administration degree from Uganda Christian University.

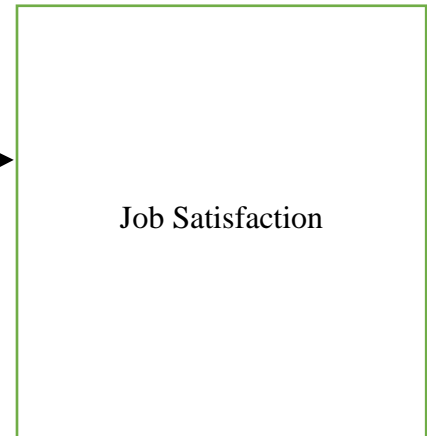
## 1.7. CONCEPTUAL FRAME WORK

The conceptual frame work aims to explorer how independent variables influence the dependent variables and how the intervening variable (training and support) moderate the relationship. by examining this variable, this researcher seeks contribution to existing body of knowledge on e-banking adoption among university staff.

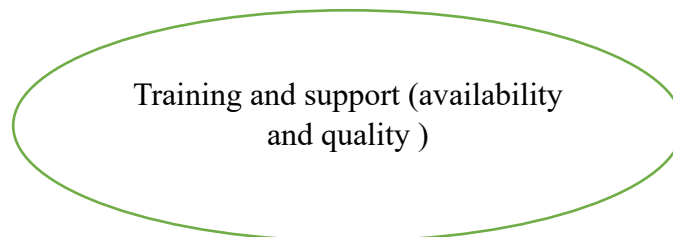
### Independent variables



### dependent variable



### Intervening variable



This frame work will explorer the effects of e- banking adoption on university staff financial management skills, job performance and user experience. the results showed that e- banking adoption is connectivity and teamwork which intern impact financial performance skill job performance and user experience. Training and support played a critical role in enchaining the adoption and effectiveness of e- banking systems.

## CHAPTER TWO

### LITERATURE REVIEW

This literature review explored how e-banking technologies affect employee satisfaction in the banking sector. It focuses on different aspects of job satisfaction, such as overall contentment and job performance, in light of the growing use of digital banking solutions. By examining both the advantages and the challenges associated with these technologies, as well as various influencing factors, this review aims to provide a clear picture of how digital innovations impact employees' well-being and job satisfaction. Ultimately, it seeks to shed light on how advancements in e-banking shape the work experiences and satisfaction levels of banking professionals

#### 2.0 INTRODUCTION.

This chapter reviewed literature from diverse sources, such as reports, academic journals, online platforms, and textbooks, to enhance knowledge of the topic being studied. It also establishes both theoretical and conceptual frameworks for the research.

#### 2.1. THEORETICAL FRAME WORK

Mas low's Hierarchy of Needs (1943) presents a framework in which human needs are classified. These needs are divided into five stages: physiological, safety, love and belonging, esteem, and self-actualization.

These needs are, according to Maslow, the factors resulting in job satisfaction if obtained at the workplace.

##### 2.1.1. MALLOW'S HIERARCHY OF NEEDS.

*Mas low's* Hierarchy of Needs (1943) presents a framework in which human needs are classified into five stages: physiological, safety, love and belonging, esteem, and self-actualization. According to Maslow's, fulfilling these needs within the workplace leads to job satisfaction. He later refined his theory, adding more details to each level and emphasizing self-actualization as the ultimate goal in personal development. Alderfer's ERG theory (1969) simplified Maslow's model into three categories: Existence, Relatedness, and Growth. Alderfer suggested that needs are not strictly linear and can be pursued simultaneously, offering a more flexible perspective than Maslow's rigid hierarchy.

In the *Journal of Education, Modern Management* (2001), Mishra and Cha highlight the critical role employees play in organizational success, arguing that employee satisfaction is essential for maintaining market share. They emphasize that employee satisfaction not only contributes to personal fulfillment but also enhances job performance, which is directly influenced by stress levels. Many organizations are currently facing high employee dissatisfaction and turnover rates. This paper explores the theoretical framework of job satisfaction.

### **2.1.2. PSYCHOLOGICAL EMPOWERMENT**

Sportier (1995) stressed that psychological empowerment, which includes meaning, competence, self-determination, and impact, is vital for job satisfaction. In modern workplaces, practices such as participate decision-making and granting autonomy are used to boost job satisfaction, as there is a positive correlation between psychological empowerment and job satisfaction. A meta-analysis by Seibert, Wang, and Court-right (2011) found that employees who feel empowered generally report higher job satisfaction. Their study consolidates findings from various research efforts, highlighting empowerment's role in fostering a supportive work environment that increases both satisfaction and productivity. In industries like healthcare, empowerment has been linked to increased work engagement and better health outcomes (Laschinger & Finegan, 2005), suggesting that the benefits of empowerment extend across different sectors.

Chughtai and Buckley (2011) examined the role of trust in the relationship between empowerment and job satisfaction, finding that trust—both as a dynamic state and a stable trait—is crucial for successfully implementing empowerment strategies within organizations. Mishra and Mohapatra (2014) reviewed the broader impacts of empowerment on organizational performance and employee satisfaction, confirming that organizations promoting empowerment achieve better overall performance and enhance employee satisfaction. Similarly, Liden, Wayne, and Sparrow (2000) found that psychological empowerment mediates the relationship between job characteristics, interpersonal relationships, and work outcomes, significantly boosting job satisfaction and positively affecting organizational success.

A study investigated the relationship between the four dimensions of psychological empowerment (meaning, self-determination, competence, and impact) and their effects on job satisfaction and performance. It also assessed how job satisfaction mediates these relationships. Data from 288 employees in the manufacturing sector showed that meaning, self-determination, and impact

positively affect job satisfaction, while competence, self-determination, and impact enhance job performance. However, meaning did not significantly influence job performance. The study also found that job satisfaction significantly affects job performance and partially mediates the relationships between competence, self-determination, and impact with job performance (Ferity Ulcer, M Flores Cu, *Theoretical and Applied Economics*, 22[3], 111-136, 2015).

Psychological empowerment is defined as a process that enhances employees' feelings of self-efficacy by addressing factors that may lead to a sense of powerlessness. This process can be supported by both formal and informal organizational practices aimed at increasing self-efficacy (Conger & Kanungo, 1988). It is considered a key motivational factor that positively impacts workplace outcomes, supported by theoretical work (Conger & Kanungo, 1988; Thomas & Velthouse, 1990), validation of psychological empowerment measures (Spreitzer, 1995), and empirical studies on its effects (Bhavnagar, 2005; Dewettinck & van Ameijde, 2011; Ismail et al., 2009; Joo & Shim, 2010; Marine, 2012; Seibert et al., 2011; Tuuli & Rowlinson, 2009; Wang & Lee, 2009).

### **2.1.3. THE JOB CHARACTERISTICS MODEL**

Hackman and Oldham (1976) identified several key job characteristics—such as skill variety, task identity, autonomy, and feedback—that are crucial for determining job satisfaction. In the context of e-banking, these characteristics significantly influence employees' perceptions and experiences. Recent research has applied this model to understand how digital banking platforms impact job satisfaction. For example, Humphrey et al. (2007) found that employees who can utilize a diverse range of skills and manage digital transactions autonomously report higher levels of job satisfaction and engagement. Similarly, Baker and Demerouti (2017) discovered that employees who perceive high levels of autonomy and task identity in handling e-banking tasks report greater job satisfaction and involvement in their roles.

A study by Piccolo, Greenhaus, den Hartog, and Folger (2010), published in the *Journal of Organizational Behavior*, examined how ethical leadership affects job characteristics like task significance and autonomy. They proposed that leaders who consistently demonstrate strong ethical behavior enhance these job characteristics, which in turn improves employee motivation and performance. Their field study, which surveyed pairs of coworkers across different organizations, found support for a fully mediated relationship between ethical leadership and

subordinates' job performance. The study provides insights into how job design can be influenced by ethical leadership and suggests directions for future research (Copyright © 2010 John Wiley & Sons Ltd).

#### **2.1.4. HERZBERG 'S TWO FACTOR THEORY.**

E-banking technology primarily functions as a hygiene factor by offering essential tools that prevent dissatisfaction, such as reliable systems. However, it can also act as a motivator by providing opportunities for career advancement through new skills and responsibilities. Research by Alshmeri, Shahwan-AKI, and Maude (2017) supports this dual role, indicating that e-banking technology not only reduces dissatisfaction but also contributes to professional growth and job satisfaction.

#### **2.1.5. WORK LIFE BALANCE**

Greenhaus and Beutell (1985) framed work-life balance with an imperative need to balance it up against personal life. Conflicts between work-life and personal life result in job dissatisfaction. Hence, contemporary work environments have embraced flexible arrangements through the initiatives of telecommuting and family support as ways of ensuring life outside the workplace influences the process of job satisfaction. Khoury 2021 showed that, with rapid changes in globalization and technology, much emphasis has gone toward ensuring a quality life and a balance between work and personal life. Though intensive studies on work-life balance and job satisfaction are warranted, it is apparent there is a lack of reviewed studies regarding these issues in the Palestinian context. These aspects have gained more interest due to the fast-moving life nowadays and distressed political and economic situations in Palestine, which affect the ability of organizations to be productive and effective. According to Clark (2000), work-life balance can be defined as an effective integration between work responsibilities and personal life. Felicity (2013) notes that a work-life balance is imperative in ensuring reinforcement of performance both at work and outside of it. Additionally, gender differences impact how work-life balance is approached, with varying needs and responsibilities for men and women. Research, including work by Anitha (2014), has identified a strong link between work-life balance and job satisfaction, suggesting that employees who manage this balance effectively tend to perform better and contribute more positively to their organizations, supporting the study's initial hypothesis.

### **2.1.5 EXPECTANCY THEORY.**

Vroom's expectancy theory (1964) suggests that people are motivated to act based on their expectations that their efforts will lead to desirable outcomes. For instance, in the realm of e-banking, employees are more likely to adopt new systems if they believe these systems will enhance their performance and lead to rewards such as recognition or career advancement, thereby boosting job satisfaction. Similarly, research on Spanish self-employed individuals indicates that their motivation is driven by their expectations of success (expectancy), the value of potential rewards (valence), and the link between performance and rewards (instrumentality). This demonstrates that, whether in e-banking or entrepreneurship, motivation is influenced by the anticipated results of one's efforts.

## **2.2 EMPIRICAL STUDIES**

### **E – BANKING**

The shift towards electronic banking (e-banking) has notable implications for employee satisfaction and operational effectiveness. Literature highlights some critical factors affecting the adoption of e-banking. Ahmed and Rahman 2018 report that perceived usefulness, ease of use, and concerns about security strongly explain university staff's acceptance of e-banking. Accordingly, in case one feels that it will enhance the job performance and he finds the technology user-friendly, then he is more likely to show acceptance towards e-banking. Security remains one of the major concerns, and the institutions that can employ more rigorous security measures and clearly provide information on data protection can only then establish trust and ensure higher adoption of such services among their employees.

Along related lines, Yusoff and Khairuddin (2020) researched the adoption of e-banking at Malaysian universities. Mainly, their research was based on perceived benefits, the issue of trusting the system, and the aspect of having appropriate technology available. Precisely, this study indicates that these factors take a leading role in shaping the staff attitude towards using e-banking services, taking into account the unique socioeconomic environment of Malaysia.

### **2.2.1 SKILLS**

E-banking has surely changed how conventional banking used to be carried out sometime back. These changes have brought identifiable changes in job activities and work environments. The adoption of online and mobile banking services places added demand on the staff to acquire new competencies in handling technology and dealing with customers online. This has converted banking from a face-to-face interaction to a digital one, implying adaptation to more advanced tools and means of communication.

Training is also essential to give employees relevant skills on the use of digital banking systems. It may also be an avenue for improvement in the service quality. In this case, effective training leads to a reduction in errors and also enhances performance. It would then, therefore, attain the requirements concerning the set standards in the field; hence, the ability of the organization to become productive. AL-Sinawi, Piaw, & Idris, 2015. Various fields such as health, better training has been linked to motivation and commitment of employees. Sarti, 2014; Bashir & Long, 2015. Moreover, integrating skill development with comprehensive knowledge management practices enhances organizational performance significantly.

Moreover, the extent of employee skills utilization affects job satisfaction. The more an employee uses his or her skills, the greater the satisfaction. Moreover, organizational and group identity are crucial to job outcomes as strong group affiliation influences satisfaction and other work aspects positively, according to Sarti, 2014. Finally, in a nutshell, the shift to e-banking is a process replete with challenges and opportunities and better and focused training, building skills, and organizational identity go a long way in ensuring better performance and job satisfaction.

### **2.2.2. EASE USAGE**

Davis's Technology Acceptance Model (TAM) of '1989 presents an explanation of how employees use e-banking systems. It enhances that ease and perceived usefulness are both relevant to the use of the system under consideration and employees' job satisfaction. Based on the study, normally, a user-friendly e-banking system contributes to a higher level of job satisfaction. The reverse is more likely with complex or difficult systems. For instance, Thompson et al. (1994) found that ease of use is more important to job satisfaction than either prior computer experience or training. Their conclusion is that intuitive systems are far easier to use and enhance job satisfaction and

productivity.

Chen and Liu (2017) said that the less problematic an e-banking system is, the less stressful an employee will view it, and the more satisfied they will be. Wong and Tan(2018) commented that the very fact that e-banking interfaces are well-designed implies that working with the financial matters is simple, which employees love although this could mean some training in the initial stage.

Kim and Park identified that easy-to-use systems make employees perceive well about their performance. This, in turn, results in job satisfaction. Recent studies endorse this through works by Smith and Brown (2020), Lee and Kim (2018), and Garcia and Rodriguez (2019). They all show, through their findings, that ease-of-use e-banking systems increase job satisfaction. In other words, TAM states that ease of use develops when designing an easy-to-use e-banking system, thus increasing job satisfaction and improving efficiency.

### **2.2.3 TEAM WORK**

E-banking has brought about a sea change in the way teams operate within financial institutions. From a totally face-to-face-based interaction to a digital platform-based team for managing customer transactions, the transition has indeed caused a change in team roles and how teams collaborate with each other. Virtual teams have become common between different branches and departments. This will ensure that proper teamwork and coordination are still realized through the use of high-level communication means coupled with clear objectives. This is very true in cases where team members work from different locations and must communicate via digital means (Bell & Kozlowski, 2002).

The change has also impacted the nature of employees' roles as they have shifted from specific direct customer-facing to specialized jobs revolving around digital services. Although this transition may give new opportunities in one's career, the inability to manage this process may influence job satisfaction. E-banking influences employee satisfaction in many aspects of the company, such as workload, career development, and work-life balance. On the whole, digital tools-working from home, for instance-are welcomed due to flexibility and comfort, though the rapid pace of technological change and constant need for adaptation may cause stress and feelings of job insecurity.

Organizational support is needed in terms of effective communication, comprehensive training and clearly defined strategies on how to manage the change to e-banking systems to enable them to adjust to them. In this respect, Brynjolfsson & McAfee (2014) add that improved satisfaction and engagement will ensue as a result of better adaptation.

For instance, research by Montoya-Weiss, Massey, & Song (2001) indicates that digital tools, including those on global virtual teams, enhance teamwork effectiveness. The findings highlight the technology support to teamwork and subsequent employee satisfaction. Similarly, Sarraf, Al-Ajmi, & Sharma's study of how the development of technology affects employee satisfaction in educational institutions offers insight that is relevant beyond e-banking.

Recent research has shown the impact of teamwork in improving the performance of employees, especially in the service industry. While there has been debate on the precise ways teamwork can influence performance, it is evident that teamwork has had a direct impact on job satisfaction, job performance, and the completion of tasks. Besides, teamwork encompasses trust and communication, which further enhances performance. Lower et al. (2017) have added that teamwork provides a collaborative environment that eventually increases productivity and innovation. Studies by Aksoy et al. (2014) and Foote & Tang (2008) have established that job satisfaction increases employee performance, and it is good for organizational culture and development. The employees with strong community ties are found to exhibit job satisfaction, increasing productivity. Aksoy et al. (2014).

A supportive team culture is very important to build up. The building up of a shared identity, values, and goals while allowing opportunities for interaction helps strengthen teamwork and job satisfaction and can be viewed through the research of Böckerman & Ilmakunnas, 2012; Bernardin, 2017. Job satisfaction could more often be attached to employees attached to their teams, hence making them more productive at work. Fabi et al., 2015; Dorta-Afonso et al., 2021. Organizations have to work in developing a great team culture by sharing goals as well as frequent interactions amongst the members as stated by Bozeman & Gaughan, 2011; Callea et al., 2016.

Teamwork has been studied in an investigation conducted in Pakistan's service sector among 180 participants where it has been discovered that it does have a positive influence on employee performance and job satisfaction mediates in the process as reported by Budur & Poturak, 2021. It

can be interpreted from the above that not only teamwork but also enhancement in job satisfaction can create or produce better results in performance.

It is measured by looking at three dimensions: the individual output of an employee, the effectiveness of teams the employee works with, and the efficiency of the organization as a whole (Zafar et al., 2017; Phulpoto et al., 2021). Individual output measures productivity, team effectiveness gauges group performance while organizational efficiency measures resource use (Walumbwa et al., 2011; Shen et al., 2019). Overcoming cultural challenges by putting in place effective teamwork strategies greatly influences performance development (Fitriani, 2020; Mukhtar et al., 2022). Lastly, teamwork is expected to affect job satisfaction, which, in turn, seems to be one of the major drivers of employee performance and organizational success.

#### **2.2.4. INTERVENING VARIABLE**

#### **2.2.5 TRAINING AND SUPPORT**

Through research, I recently found that training is essential in ensuring job satisfaction, especially in regard to electronic banking. Employees who are well-trained become very capable of handling all financial and monetary transactions in a professional way, hence leading to job satisfaction. Studies such as Amin et al. (2020) and Al-Shammari et al. (2019) reveal that What I have noticed is that good training not only makes the employee excel in their particular job but, as a matter of fact, their overall job satisfaction increases significantly. Chauhan et al., 2018; Osabuohien et al., 2020. This in itself is not surprising since effective training is positively related to increased productivity.

and satisfaction (Wang, 2005; Rowden, 2002). Employees who get valuable training often exhibit better performance and are also more committed to staying in their jobs (Tsai et al., 2007).

From a strategic viewpoint, in today's very fast-moving world, training is still an important factor. Evidently, training is not just a matter of upgrading skills, but it is also one means of keeping organizations competitive and well prepared for technological change (Poh, 2001; Wagonhurst 2002). A well-funded training program can definitely make more job satisfaction and increase performance in general; Buckley & Caple, 2000; Ford & Weissbein, 1997.

My own personal experiences are that budgeting for employees' training is a wise investment that pays off long term. Not only does training enhance the skill level of employees, but it also contributes toward their job satisfaction and work attitude (Martin et al., 2013; Kanapathipillai & Azami, 2020). I've seen firsthand how good training leads to better service and higher employee satisfaction (Mudor & Tooksoon, 2011). Both on-the-job and off-the-job training are valuable, though off-site training often seems to have a more noticeable impact on job satisfaction (Bakotić, 2016; Vasanthi & Basariya, 2019).

The shift towards e-banking underscores the importance of effective training and technology integration. I've noticed that when employees are supported with user-friendly systems and clear communication, they adapt more easily and perform better (Tarhini et al., 2016; Ilavarasan & Gupta, 2012). This kind of comprehensive training approach is essential for enhancing employee motivation and achieving better organizational results.

## **DEPENDENT VARIABLE**

### **2.2.6. JOB SATISFACTION**

Feeling happy at work isn't just a nice bonus—it's essential for our well-being and effectiveness. From my experience, when we genuinely enjoy our jobs, it helps us cope better with stress and burnout. A big part of this is how we see ourselves and our abilities. When we feel confident and valued, it's easier to find satisfaction and fulfillment in what we do.

Reflecting on Herzberg's Motivation-Hygiene Theory, I've found that job satisfaction comes from both motivators and hygiene factors. Motivators, like getting recognition and having opportunities for growth, really make a difference in how much we enjoy our work. On the other hand, while factors like salary and good working conditions are important to avoid dissatisfaction, they don't necessarily make us love our jobs. It's the little extras that truly enhance our experience.

I've also noticed that job satisfaction isn't one-size-fits-all—it varies based on different factors, like culture and gender. Continuous learning and skill development play a big role in keeping us engaged and satisfied. Recent studies echo this, highlighting that things like supportive leadership, clear communication, and a good work-life balance are key to feeling truly fulfilled at work. By focusing on these areas, we can create a more motivating and satisfying work environment.

## **2.3 CONCLUSION**

In conclusion, research indicates that several critical factors impact employee satisfaction in e-banking environments. Mastery of e-banking systems, ease of use, stable internet connectivity, and effective teamwork are all important. These elements are supported by robust training and assistance, which boost employees' skills and confidence. For organizations to enhance satisfaction among e-banking employees, it is crucial to invest in these areas, thereby fostering an environment that supports technological adeptness and overall job contentment.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.0. Introduction

This chapter covered the research design, study population, sample size, sample techniques data sources data collection procedures, data presentation and analysis ethical values.

#### 3.1. Research designs

My next research is on the perceptions and adoption of e-banking by university staff. In this regard, I am adopting a descriptive research design that can give me a complete view of perceptions, attitude, and behavior expressed by the respondents with regard to e-banking. Descriptive research design is the best method for measuring frequency and nature of such characteristics or traits. The pragmatic approach will adopt a mixed-method research design incorporating quantitative data and qualitative insights as suggested by Creswell (2014). Through a survey, 36 staff members will be sought for detailed information about the experiences in e-banking and satisfaction. This will help show a better view of how e-banking affects the overall job satisfaction of the personnel and will further enable the identification of areas where their experience could be improved. Through the benefits and disadvantages of e-banking, I can present some valuable insights which may lead to more immense E-banking services and greater staff satisfaction from the university.

#### 3.2. study population

In this research work, we are discovering how e-banking has been affecting the job satisfaction of our university's staff. To this end, we will approach a heterogeneous group of 40 staff people and through random quell we will choose sample size as 36 for our research study. It gives a voice to many different levels in the university from various departments and roles, letting it show in detail how the impact of e-banking tools will affect their daily work and job satisfaction. This is expected to yield findings that will assist in enhancing working conditions and job satisfaction for staff.

#### 3.3 sample size

The sample size will use 36respondents out 40 people according krejcie and Morgan table

**Table 3.1 showing the target population**

Targeted group	Total number	Sample size	Sampling technique
Finance	15	12	Purposive
Dosa	2	6	Purposive
Department heads	14	8	Purposive
Support staff	4	10	Simple random
total	40	36	

### **3.4 sampling techniques**

The following techniques will be employed for data collection to ensure a true representation of the population, using both probability and non-probability methods. The study will select a representative sample of university staff, including members from finance, department heads, and support staff, to provide a comprehensive understanding of the effects of e-banking on employee satisfaction, retention, and overall well-being in the university sector. This approach aims to contribute to a positive work environment and enhance organizational performance.

### **3.5 Data sources**

The researcher used both primary and secondary data sources when carrying out the research to obtain data.

#### **3.5.1 Primary data sources**

This information was obtained from first hand sources and it is normally unprocessed whereby the data was conducted and obtained through face to face, questionnaire and interviews.

#### **3.5.2 Secondary data sources**

The researcher used information got from second hand sources and it is normally processed. This data was collected and obtained from text books, newspapers, journals, annual reports, Supervisors' ideas and data from these sources was analyzed and helped to make easy decisions.

## **3.6 Data Collection Instruments**

### **3.6.1 Questionnaires**

Self-administered questionnaires, featuring both structured and semi-structured questions, were used in the survey. These allowed respondents to choose from predefined alternatives provided by the researcher. The collected data was then analyzed to produce results essential for addressing the research problem.

### **3.7 Procedures of data collection.**

Upon approval of the topic by the supervisor, the researcher obtained an introductory letter from Uganda Christian University, UCU Mukono which introduced her to the management of the university for permission to collect data. Relevant data collection tools such as questionnaires were designed and personally distributed by the researcher and the responses were collected after three days.

### **3.8 Data Analysis.**

The data are presented as frequencies and percentages and analyzed using simple methods of tables.

### **3.9. Ethical considerations**

The study conducted by the researcher into the influence of e-banking on employee satisfaction among university staff upholds the highest standards of ethics. This section describes the precautions taken to guarantee the protection of well-being and privacy of participants and includes informed consent to participate and assurances regarding privacy.

It follows the widely accepted ethical principles guiding research involving human participants, based on respect for persons' rights, informed consent, confidentiality, and no harm. Precisely due to observing these guiding ethical principles, it intends to comply with relevant regulations. The ethical framework in this research thus leads the researcher in responsible and respectful investigation into the relationship between e-banking usage and employee satisfaction.

### **3.10 limitation of study.**

Employee satisfaction data is subjective and may be influenced by personal biases.

The study's design does not establish a cause-and-effect relationship between e-banking and employee satisfaction.

The study's time frame may not capture the long-term effects of e-banking on employee satisfaction.

## CHAPTER FOUR

### PRESENTATION ANALYSIS AND INTERPRETATION OF DATA

#### 4.0 Introduction

This chapter presented the findings from the study topic examines how e-banking affects employee satisfaction, focusing on three objectives to examine whether staff have adequate skills using e-banking, to examine whether find it easy to use e-banking, and to examine whether availability internet affects easy usage of e-banking. It explores how the need for new skills impacts job satisfaction, evaluates whether user-friendly e-banking systems enhance or hinder satisfaction, and assesses the effect of internet connectivity on employees' work and contentment. The goal is to provide insights that can help banks improve employee satisfaction amid digital transformations.

#### 4.1.1. Biographical traits of respondents

This was based on the gender respondents, age respondents, educational level, years of experience religion, occupation and marital status this was intended to attend understanding of respondent's key characteristics influences the results of the study. the general information has implication on the study variables. the responses were analyzed and presented in the respective table as shown below

#### 4.1.1 Gender of respondents

**Table 4.1 gender of respondents**

Gender	Frequency	percent
Male	23	63.9
female	13	36.1
total	36	100

#### Source primary data 2024

The study findings on the gender of the respondents represented by mostly males with 23, 63.9%, the female was 8, 36.1%. the results critically shows that male dominated the study

however, females were also considered during data so as to enable researcher attain unbiased information

#### 4.1.2 Education of respondents

Table 4.2 shows the level of education of respondents

Education	frequency	percentage
Primary, o level and A level	9	25
Diploma	6	16.7
degree	15	41.7
Post graduate	6	16.6
total	36	100

#### Source primary data 2024

Results in table 4.2 on the education respondents the majority respondents were degree holders' respondents 41.7% of the respondents while primary O level and A level 9 respondents 25% diploma respondents 6 respondents 16.7% and postgraduate 6 and respondents were 16.6%. this shows that most respondents were educated and respondent positively.

#### 4.1.3 Age respondents

4.3 table shows the age respondents

age	frequency	Percentage
20-29	8	22
30-39	10	27.8
40-49	10	27.8
50-59	6	16.7
60 above	2	5.6
Total	36	100

Source of 2024

According to age respondents 30-39 and 40 -49 respondents were the majority 27.8% followed by the 20-29 were 22% then 50-59 were 16.7 % and finally 60 above were the least respondents meaning the respondents were mature and thus information was reliable.

#### 4.1.4 year of experience

##### 4.4 table shows the year of experience

Year of experience	Frequency	percentage
Less than 1 year	6	16.7
1-4 years	12	33.3
5-8 years	10	27.8
Over 8 years	8	22.2
Total	36	100

##### Source of primary data 2024

According to year of experience the majority where 1-4 years' experience 12 years were 33.3 % respondents meanwhile 5-8 years' experience followed 10 were 27.3% of the respondents then over 8 years' experience followed were 22.2% respondents and finally less than 1 year were the least respondents of 6 were 16.7% respondents. this indicates that the respondents worked for a good period of time in the organization

#### 4.1.5 religion respondents

##### 4.5 table show religion respondent

Religion	frequency	percentage
Anglicans	12	33.3
Protestant	10	27.8
moslem	8	22.2
others	6	16.7
Total	36	100

##### Source primary data 2024

According to the religion respondents the majority were Anglicans 12 were 33.3 % respondents followed by protestant 10 were 27.8% respondents then moslem were 8 and 22.2% respondents and then catholic were 6 and the respondents were 16.7 % meaning the religion respondents were had equitable knowledge.

#### **4.1.6 Occupation respondent**

##### **4.6 table shows the occupation respondents**

Occupation	Frequency	Percentage
banker	8	25
Accountant	10	27.8
Business person	12	33.3
lecturer	6	16.7
total	36	100

##### **Source primary data 2024**

#### **4.1.7. marital status**

##### **4.7 table shows the marital status**

Marital status	frequency	percentage
married	24	66.7
Single	12	33.3
total	36	100

##### **Source of primary data 2023**

According to marital status the majority of the married of 24 and there are were 66.7 % respondents and the least were single were least respondents of 33.3% meaning the married people were mature in the system and had reliable information.

#### **4.2 Effects of e- banking on employee satisfaction among staff**

The first research objective which contributes to independent variable in the study of e- banking and was sub divided into three parts on skills, ease usage and internet and each question were presented based on 1- strongly disagree, 2- disagree 3- neither agree nor, disagree, 4 agree and strongly agree. And also, dependent variable on its satisfaction to employees and recommendation

to them will be presented based on small impact minor impact neutral significant impact and very significant impact [scale 1-5] while the recommendation will be based on not all likely, unlikely neutral, likely and highly likely rating scale [1-5]

**4.2.2 Examine whether staff have adequate skills in using e- banking**

**Table .8 staff have adequate skills in using e - banking**

Response	Frequency	Percentage
Small impact	5	13.9
Minor impact	8	22.2
Neutral	10	27.8
Significant impact	7	19.4
Very significant impact	6	16.7
Total	36	100

**Primary source 2024**

According to this survey the employees had a neutral response on the skills of using e- banking which was 10 and respondents were 27.8% meaning the employee were familiar with the system.

**Table 9. examine staff have adequate skills in using e banking**

Statement	S A (5)	Agree (4)	Neither agree or disagree 3	Disagree (2)	Strongly Disagree (1)	Mean	SD
I am comfortable with logging in and navigating the e-banking system	12	12	6	4	2	3.78	1.96
I can efficiently perform transactions such as transfers, payments, and balance inquiries?	12	15	5	3	1	3.94	2.03

I understand and apply best practices for security, including password management and phishing awareness?	10	12	8	4	2	3.67	1.92
I am able to assist customers effectively with e-banking-related queries and issues?	9	10	8	6	3	3.44	1.88

**Primary source 2024**

The survey results indicated that employee is generally proficient in e- banking tasks with the highest confidence in performing transaction **mean .3.94 and the** lowest in assisting customers mean 3.44 however, the high standard deviations across all areas suggest significant variability in proficiency levels while many may struggle particularly

**4.2.3Examine whether staff find it easy to use e- banking**

The second objective was to examine whether staff find it easy to use e- banking the researcher presented on the below

**Table 10. examine whether staff find it easy to use e- banking**

Response	frequency	Percentage
Small impact	3	8.33
Minor impact	6	16.67
neutral	12	33.33
Significant impact	9	25.0
Very significant impact	6	16.7
<b>total</b>	<b>36</b>	<b>100</b>

**Primary source 2024**

According to the response on the objective that examine whether staff find it easy to use e- banking is at neutral and significant impact of 33.33% and 25.0% of the respondents indicating that small

minor impact and very significant impact were of respondents of 16.67% and 16.7% while the small impact was least of the respondents of 8.33%. this mean that staff have find it easy convenient to use

**Table 11 examine whether staff find it easy to use e- banking**

<b>Statement</b>	<b>S A (5)</b>	<b>Agree (4)</b>	<b>Neither agree or disagre e (3)</b>	<b>Disagree (2)</b>	<b>Strongly Disagree (1)</b>	<b>Mean</b>	<b>SD</b>
Can I easily navigate the e banking system	10	8	7	6	5	3.61	1.85
Do I find the e- banking user friendly	10	8	7	6	5	3.61	1.85
Have I faced any issues with basics tasks e- banking	10	5	8	7	6	2.39	2.19
Am satisfied with accessibility of e- banking features	8	10	7	6	5	3.58	1.38

**Primary source 2024**

According to this survey mean and standard deviation the finding revealed a blend of consensus and divergence with varying degrees of areas high average scores while areas with low averages scores. the range of opinion varies with some areas showing range of views and others demonstrating more consistent perspective. furthermore, mean and standard deviation for each question revealed insight in the respondents’ opinions on e- banking question 1 and 2 have same

mean 3.61 and SD of 1.85 indicating that respondents somewhere agree that they can navigate the banking system and find it user friendly with the moderate spread in responses. question 3 has mean 2.39 and SD 2.19 showing the respondents somewhat disagree that they faced issues with basic tasks with wider spread in response question four has mean of 3.58 and SD of 1.83 indicating respondents somewhat agree that they are satisfied with e- banking accessibility with moderate spread overall the means suggests generally positive opinions while the SD highlight varying levels of agreements among respondents.

**4.4.2. Examine whether availability internet affects usage of e- banking**

**Table 12. availability internet affects usage of e- banking**

Response	frequency	Percentage
Small impact	7	19.4
Minor impact	9	25.0
Neutral	8	22.2
Significant impact	7	19.4
Very significant impact	5	13.9
total	36	100

Primary source 2024.

According to respondents of staff the majority were minor impact of 25.0% while neutral respondents were 22.2% then small impact and significant impact were moderate in the response 19.4% finally the very significant impact were the least response of 13.9%. this mean the staff were find it easy to use the internet.

**Table 13. Examine whether the availability internet affects the usage of e- banking**

Statement	S A (5)	Agr ee (4)	Neither agree or disagre e 3	Disagree (2)	Strongly Disagree (1)	Mean	SD

I feel confident in using the internet for various work-related tasks, such as searching for information, downloading files, and managing email attachments?	25	8	1	1	0	4.63	0.82
Using the internet enhances my ability to perform my job effectively and helps me make better decisions.	20	12	1	2	0	4.46	0.91
I intend to continue using the internet for work-related purposes and plan to increase its use in the future?	28	6	1	0	0	4.77	0.74

**Primary source 2024.**

According to survey based on mean and standard deviation question 1 SD 0.82 moderate variation meaning the response are somewhat spread out indicating that while most people feel confident there is some variation in the level confidence. while the question 2 0.91 slightly more variation response is bit more spread out indicating that opinions are more divided on whether the internet enhance job performance while on the mean response slightly more variation around the mean indicating more disagreement on the internet. finally on question 3 SD 0.74 less variation response

is bit more clustered around the mean indicating that most staff are consistent in the intention to continue using internet for work related purpose

**4.3.** For the study we shall examine the two variables related to e - banking firstly , to what extent are satisfied with using e- banking this means we shall measure the degree to which users are content with their experience using e banking services such as ease of use , reliability , transaction and overall performance while to what extent would you recommend use of the e-banking system were likelihood to recommend to e- banking meaning variable assesses the extent to which users would encourage others based on their own experience and perceptions of the benefits and drawbacks of e- banking.

**Table 14. showing how staff are satisfied with using e- banking**

Response	frequency	Percentage
Small impact	4	11.1
Minor impact	8	22.2
neutral	6	16.7
Significant impact	12	33.3
Very significant impact	6	16.7
total	36	100

**Primary source 2024**

According to survey of what extent are satisfied with using e- banking the majority of the rating 33.3% in the significant impact the next to minor impact of 22.2% responds were moderate and the reaming spread across meaning that staff are satisfied with the use of system reliability transaction training and knowledge and overall performance.

**Table 15. To what extent would you recommend use of e- banking**

Response	Frequency	Percentage
Highly likely	10	27.8
Likely	14	38.9
neutral	6	16.7.
Unlikely	4	5.6
Not all likely	2	11.1
total	36	100

Primary source 2024

According to survey of to what extent would you recommend use of e- banking and response were subjected to this the majority of the staff 38.9% and they are likely to recommend the use of e-banking and portion 27.8% also highly likely recommend and only small percentage 5.6% are unlikely to recommend. this means most staff 38.9% have a positive opinion but with some reservation likely and a substantial number 27.8% have a very positive opinion highly likely.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 INTRODUCTION**

This chapter distilled the key insights obtained from the summary of findings, conclusion and recommendation of the study.

#### **5.1 Overview of Findings**

The integration of digital banking solutions has affected many sectors in the last couple of years, one of which is Higher Education Institutions such as UCU. Thus, even though the usage of e-banking services is growing day by day, in this research project, the researcher sent questionnaires to the employees at UCU out of which only 4.29% responded to have used the e-banking services. This relatively low rate of adoption suggests that traditional modes of banking are still predominant among staff in this modernization dispensation of the University's financial system. In the gradual integration of e-banking, UCU will find it crucial to understand the impact of e-banking on employee satisfaction, operational efficiency, and workplace morale. This paper looks at the effects of e-banking on UCU staff regarding gains so far made and challenges encountered in embracing the digital financial tools within an academic setting.

Important results from this research isolated a few important findings on how e-banking impacted employee satisfaction at UCU. Among the most important was operational efficiency. The participants felt that automating certain activities, especially financial transactions and administrative tasks, saved them much time and effort. This increased operational efficiency had the effect of enabling the staff to give more attention to their principal duties-a factor which contributed to an increase in job satisfaction. In sum, the participants judged these streamlined processes as making the workplace much more effective and rewarding.

Another major reason for an increase in employee job satisfaction was ease regarding e-banking services. Participants were appreciative of the ease with which managing tasks such as salary disbursements and reimbursements electronically were done. This ease of access tends not only to lighten their administrative workload but also has an added effect on managing finances better, hence increasing job satisfaction.

Besides the merits, some of the challenges identified were in regard to e-banking at UCU. Some of the respondents felt that they sometimes have some technical difficulties and also usability problems with the e-banking systems. Such frustrations indicated areas where training and further supportive measures are required to make all employees take full advantage of the new digital opportunities.

On the whole, the response of staff to the introduction of e-banking at UCU was positive, since this was looked at as an investment in modern banking technologies that would raise the level of staff welfare and operational efficiency. This translated into positive impacts on employee satisfaction and institution loyalty. However, the challenges identified in the study have gone to bring out the need for addressing technical issues and support as a sure way of enhancing benefits from e-banking.

Considering these findings in reflection, it is instructive to consider how they align with broader research into the impact of digital systems on organizational behavior. Insights from experts like Roger Clarke, Richard L. Daft, David B. King, and E. Scott Geller give valuable context in terms of how technology can influence employee satisfaction and organizational performance. While management theories by Peter Drucker do not relate to e-banking, they provide a contextual understanding of the application of technology in enhancing job satisfaction and performance.

## **5.2 conclusion**

The study explored how e-banking affects employee satisfaction at Uganda Christian University based on four significant independent variables: employee skill, perceived ease of use, internet connectivity, and teamwork. These account for 78.4% of the total variation in job satisfaction for UCU staff. From the findings, it is clear that such factors as competencies of the staff to use the e-banking systems, the ease of use of the systems, access to reliable internet access, and collaboration

from the colleagues are critical in ensuring that increased job satisfaction occurs for the staff. Grateful, the study notes that training and support act as an intervening variable, hence influencing the impact of these factors on employee satisfaction. In turn, proper training and support increase the capability of staff members to make effective use of e-banking systems, and their job satisfaction increases accordingly. Training and support were found to be an important intervening variable in this study as well.

Training and continuous technical support are major factors that decide whether e-banking systems can be utilized effectively by employees. Such support will not only enable employees to utilize the full capacity of the technology but also try to reduce frustration and problems faced. The higher the proficiency and confidence of the employees with the e-banking tool, the greater the job satisfaction. Overall, what can be concluded from here is that comprehensive training programs along with strong support structures have to be one of the most prime focuses in order to gain full advantage of e-banking systems and ensuring employee satisfaction at UCU.

### **5.3 Recommendation**

To continuously improve our e-banking system, I implemented a feedback channel through which I could collect real user experiences that we could upgrade through real and actual feedback. Also, whenever any update on the system would occur, users were informed well so it would be smooth for everybody. So, to maintain the motivational levels high, performance-related incentives were set up, enabling me formally to recognize and reward outstanding performance.

I then triggered the self-support portal for development in the long run, measuring periodically the performance of the system. I treated these changes with a lot of care and implemented very aggressive information and data security to develop trust amongst my team members. I then made continuous improvement part of the culture wherein every person keeps on contributing towards refining our e-banking processes. recent years, the integration of digital banking solutions has significantly impacted various sectors, including higher education institutions such as Uganda Christian University (UCU). Despite the growing presence of e-banking, a survey conducted among UCU employees revealed that only a small percentage—4.29%—had utilized these digital services. This relatively low adoption rate indicates that traditional banking methods are still prevalent among employees, even as the university shifts toward modern financial systems. As UCU continues to integrate e-banking, understanding its impact on employee satisfaction,

operational efficiency, and workplace morale becomes essential. This study explores how e-banking affects UCU staff, highlighting both the benefits and challenges of embracing digital financial tools in an academic environment.

The research revealed several key insights into the impact of e-banking on employee satisfaction at UCU. One of the most significant findings was the improvement in operational efficiency. Many participants noted that automating financial transactions and administrative tasks saved them significant time and effort. This increase in efficiency allowed staff to concentrate more on their core responsibilities, contributing to higher job satisfaction. Overall, participants reported that these streamlined processes made the workplace more effective and fulfilling.

Another major factor contributing to increased employee satisfaction was the convenience of e-banking services. Participants expressed appreciation for the ability to manage tasks such as salary disbursements and reimbursements electronically. This ease of access not only lightened their administrative workload but also improved their financial management, which further boosted job satisfaction.

Despite the benefits, the study also uncovered some challenges related to e-banking at UCU. A few participants reported experiencing technical difficulties and usability issues with the e-banking systems. These frustrations underscored the need for better training and continuous support to ensure that all employees could fully utilize the new digital tools.

Overall, the introduction of e-banking at UCU was perceived positively by staff members. The university's investment in modern banking technology was seen as a commitment to improving staff welfare and enhancing operational efficiency. This positive perception translated into higher employee satisfaction and increased loyalty to the institution. However, the challenges identified in the study highlight the importance of addressing technical issues and providing ongoing support to maximize the benefits of e-banking.

In reflecting on these findings, it is useful to consider how they align with broader research on the impact of digital systems on organizational behavior. Insights from experts such as Roger Clarke, Richard L. Daft, David B. King, and E. Scott Geller offer valuable context for understanding how

technology can shape employee satisfaction and organizational performance. Additionally, while Peter Drucker's management theories are not directly related to e-banking, they provide a foundational perspective on the role of technology in enhancing workplace satisfaction and productivity.

#### **5.4 limitation of the study**

The study had a few notable limitations. First, the data on employee satisfaction was subjective, which could have been influenced by individual biases and might impact the accuracy of the findings. Additionally, the study did not clearly establish whether e-banking directly affects employee satisfaction, leaving other potential influencing factors examined. The brief duration of the study also meant that we couldn't fully evaluate the long-term impact of e-banking on employee satisfaction, restricting our view of its lasting effects.

#### **5.5 suggestion for further study**

For future research on how e-banking affects employee satisfaction, it would be beneficial to conduct longitudinal studies to observe long-term effects and use experimental designs to clarify causal relationships. Expanding data collection to include both quantitative and qualitative methods will provide a more complete picture. It's also important to explore additional influencing factors, evaluate system usability and support, and compare findings with those from similar institutions. Investigating personal and organizational factors, testing targeted interventions, and improving feedback mechanisms will enhance e-banking experiences and boost overall satisfaction.

Moreover, studying the impact of technological advancements like AI and block chain on user experience could offer valuable insights. Evaluating the effectiveness of various training programs and how well e-banking systems integrate with other organizational systems is also crucial. Research should consider how organizational changes, accessibility features, and cross-cultural differences affect employee satisfaction. Analyzing issues such as system downtime, technical problems, and perceptions of data security will further help in understanding how these factors influence satisfaction and guide the development of more effective e-banking strategies.

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## APPENDICES

### APPENDIX 1 : QUESTIONNAIRE

**Dear respondent,**

My name is **AMODING SHARON** from Uganda Christian University, Mukono, am conducting an academic dissertation research study on atopic titled: Effects of E-banking on employee satisfaction among staff (Case study of Uganda Christian University Staff Main Branch).

If you agree to participate, you will be required to answer the questionnaire that will be provided. Any information obtained from you will be treated as confidential and will be used only for the academic purposes.

I shall be grateful for your cooperation in this regard.

This questionnaire aims at examine the staff skills, the easy usage and internet use of e- banking on employee satisfaction among staff.

Please answer all questions to the best of your ability.

#### **Section A: Biographical data**

**Please tick in the block that applies to you.**

##### **1. GENDER OF RESPONDENTS**

Female

Male

##### **2. AGE OF RESPONDENTS**

Under 20  21-30  31-40  41-50

51-60  Above 60

##### **3. MARITAL STATUS**

Single  Married

4. OCCUPATION

Bankers

Accountant

Business persons

Lecturer

5. Educational level:

Primary

O level

A level

Diploma

Degree

Post graduate

6. RELIGION

Catholics

Protestants

Moslems

7..Years of experience

Less than 1 year

1 – 4 years

5 – 8 years

Over 8 years

**SECTION B: EXAMINE WHETHER STAFF HAVE AQUEQUATE SKILLS IN USING E- BANKING**

**Please rate the extent to which you agree with the following statements:**

- 1 = strongly Disagree                      2 = Disagree   3 = neither Agree nor Disagree**  
**4 = Agree            5 = Strongly Agree**

	QUESTIONS	1	2	3	4	5
<b><u>1</u></b>	I am comfortable are staff with logging in and navigating the e-banking system					
<b><u>2</u></b>	I can staff efficiently perform transactions such as transfers, payments, and balance inquiries?					
<b><u>3</u></b>	I understand and apply best practices for security, including password management and phishing awareness?					
<b><u>4</u></b>	I am able to assist customers effectively with e-banking-related queries and issues?					

**SECTION C: EXAMINE WHETHER FIND IT EASY TO USE E- BANKING**

**Please rate the extent to which you agree with the following statements:**

- 1 = strongly Disagree                      2 = Disagree   3 = neither Agree nor Disagree**  
**4 = Agree        5 = Strongly Agree**

	<b>QUESTIONS</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1</b>	Do staff find it easy to log in and navigate through the e-banking system?					
<b>2</b>	Do staff find it easy to log in and navigate through the e-banking system?					
<b>3</b>	Do staff find the e-banking system user-friendly and intuitive?					
<b>4</b>	How easy is it for staff to get help or resolve issues related to e-banking?					

**SECTION C: EXAMINE WHETHER AVAILABILITY OF INTERNET EFFECTS EASY USAGE OF E- BANKING**

**Which of these applications do you mostly use the internet for? (Tick one)**

- a) E – mailing
- b) Information search
- c) Market & product search
- d) Placing orders to suppliers

**Internet usage in a month (hours)**

Less than 5

5 – 10

11 – 15

16 – 20

More than 20

**Section II:** Use the provided scale to rate the statement in this section.

**1. Rate the extent of your experience in working with the internet on this scale:**

1 = none, 2 = Some 3 = moderate 4 = Extensive 5 = very extensive

- a) Accessing the internet
- b) Using the internet search engines e.g. Google
- c) Sending and receiving e – mail
- d) Downloading products from the internet
- e) Purchasing products over the internet

**2. Using the scale below, rate how you feel about using e banking**

Using e banking is:

Pleasant 1 2 3 4 5 6 7 Unpleasant

Negative 1 2 3 4 5 6 7 Positive

Exciting 1 2 3 4 5 6 7 Dull

Enjoyable 1 2 3 4 5 6 7 UN enjoyable

3. Please rate the extent to which you agree with the following statements:

1 = strongly Disagree                      2 = Disagree   3 = neither Agree nor Disagree  
 4 = Agree        5 = Strongly Agree

	QUESTIONS	1	2	3	4	5
1	Do you feel confident in using the internet for various work-related tasks, such as searching for information, downloading files, and managing email attachments?					
2	Using the internet enhances my ability to perform my job effectively and helps me make better decisions.					
3	Do you intend to continue using the internet for work-related purposes and plan to increase its use in the future?					

**SECTION D: THESE QUESTIONS WILL BE BASED ON MY DEPRNDENT VARIABLE  
 JOB SATISFACTION**

**A: To what extent are you satisfied with using e banking?**

❖ The answers will be based on larger extent and smaller extent

You can either tick or circle the number that best represents your view for each question.

1 (Small Impact.) 2 (Minor Impact) 3 (Neutral) 4 (Significant Impact) 5 (Very Significant Impact)



1. Ease of Use:

- How much does the simplicity of navigating and using the e-banking system influence your overall job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact
  - Very Significant Impact

## 2. System **Reliability**:

- To what degree does the dependability of the e-banking system (e.g., consistent performance and uptime) affect your job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact
  - Very Significant Impact

## 3. Transaction **Efficiency**:

- How much does the effectiveness of carrying out transactions (such as transfers and payments) using the e-banking system affect your job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact
  - Very Significant Impact

## 4 Support **and Assistance**:

- To what extent does the quality of support and help available for resolving e-banking issues influence your job satisfaction?
  - Small Impact

- Minor Impact
- Neutral
- Significant Impact
- Very Significant Impact

**5. Training and Knowledge:**

- How much does the effectiveness of the training and resources provided for using the e-banking system impact your job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact
  - Very Significant Impact

**6. Impact on Job Performance:**

- To what extent does the use of the e-banking system influence your overall job performance and productivity, and consequently your job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact
  - Very Significant Impact

**7. Overall Job Satisfaction:**

- How much does the ease of using the e-banking system contribute to your overall job satisfaction?
  - Small Impact
  - Minor Impact
  - Neutral
  - Significant Impact

- Very Significant Impact

**B: To what extent would you recommend use of e banking to others?**

This will be based on whether you recommend to larger extent or smaller extent

Please tick or circle 1, (not all likely), 2. (Unlikely), 3(neutral), 4(likely), 5(highly likely)



**Larger Extent of impact**

**1. Overall Recommendation:**

- How strongly would you suggest the use of e-banking to others based on your overall experience with the system?
  - Not at All Likely
  - Unlikely
  - Neutral
  - Likely
  - Highly Likely

**2. Ease of Use:**

- How likely are you to recommend e-banking to others based on how easy and user-friendly you find the system?
  - Not at All Likely
  - Unlikely
  - Neutral
  - Likely
  - Highly Likely

**3. System Reliability:**

- To what extent would you advise others to use e-banking considering its reliability and consistent performance?

- Not at All Likely
- Unlikely
- Neutral
- Likely
- Highly Likely

### **Smaller Extent of Impact**

#### **4. Transaction Efficiency:**

- How likely would you be to recommend e-banking to others based on how efficiently it handles transactions like transfers and payments?
  - Not at All Likely
  - Unlikely
  - Neutral
  - Likely
  - Highly Likely

#### **5. Support and Assistance:**

- To what degree would you recommend e-banking to others based on the quality of support and help you receive?
  - Not at All Likely
  - Unlikely
  - Neutral
  - Likely
  - Highly Likely

#### **6. Training and Resources:**

- How likely are you to suggest e-banking to others based on the effectiveness of the training and resources provided?
  - Not at All Likely
  - Unlikely
  - Neutral
  - Likely
  - Highly Likely

## APPENDIX 2: INTRODUCTORY LETTER



**UGANDA CHRISTIAN  
UNIVERSITY**

A Centre of Excellence in the Heart of Africa

### SCHOOL OF BUSINESS

19<sup>th</sup> Aug, 2024

#### TO WHOM IT MAY CONCERN

Name: **AMODING SHARON**

Reg. **J23B05/007.**

A bachelor's student who is seeking permission from your office to collect data for her dissertation titled

**Effects Of E- Banking On Employee Satisfaction Among Staff. A Case Study Of Uganda Christian University Staff**

We shall be grateful if you could render assistance to her in collecting the necessary data for her dissertation

The Uganda Christian University School of Business thanks you in advance

.....  
Mukisa Simon Peter  
Research coordinator

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P.O. Box 4, Mukono, Uganda (East Africa), Plot 67-173, Bishop Tucker Road, Mukono Hill, Tel: +256 (0) 31 235 0800, [www.ucu.ac.ug](http://www.ucu.ac.ug)  
Ugandachristianuniversity @UCUniversity, Founded by the Province of Church of Uganda, Chartered by the Government of Uganda.

