

**THE IMPACT OF ELECTRONIC BANKING ON CUSTOMER SATISFACTION IN
COMMERCIAL BANKS :A CASE STUDY OF STANBIC BANK UGANDA LIMITED
SBU KAMPALA UGANDA**

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**UGANDA CHRISTIAN
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DECLARATION

I AYEBLE EDWIN MUSINGUZI hereby declare that this is my original research work, it is not plagiarized and has not been submitted in Pany institution for any award.

Signature: .....

Date: 25/09/24.....

APPROVAL

The dissertation has been reviewed and approved by my research supervisor.

Approved by:

MADAM NAAMARA WINFRED

Signature.....

Date: 25/9/2024

DEDICATION

I would like to dedicate this research report to my loving parents, Mr. Kweyunga Dustan & Mrs. Harriet Kyarimpa Kweyunga, who have stood by me through financial and moral support all the years I have pursued this course, and for their endless efforts to see me educated. May the heavenly Father bless them for that act of goodness and affection towards me.

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ABSTRACT

This paper therefore explores the effect of electronic banking on customer satisfaction in commercial banks, a case study of Stanbic Bank Uganda limited (SBU). The population of the study were customers/clients of Stanbic bank which were estimated to be seventy 70 respondents, while the sample size was fifty-two 52 respondents determined using the Krejcie and Morgan Table.

Descriptive and quantitative research designs were adopted for this research, with the purpose of the non-random sampling technique. Data was collected using both interviews and questionnaires on Stanbic Bank customers. Data was analyzed using calculators and a statistical package for social sciences (SSPS).

Results indicated that indeed, interbanking operations have been a great help in effecting transactions between and among banks for the satisfaction of customers. Challenges were also noted to arise in the course of interbanking mainly in the areas of security and customer service. Whereas 86.9% of customers felt that the e-banking platform was user-friendly, a paltry 19.4% showed confidence in its security, hence showing a yawning gap in the area of trust, and customer support services were rated as much less satisfactory, where a higher proportion, 57.4%, expressed dissatisfaction with the way they were helped by the bank. The results of this study, therefore, reveal that, although the use of Stanbic Bank's e-banking services is driven by ease of use, convenience, and a variety of services offered, concerns on security, customer support. This conclusion provided the needed lessons that would be applied by commercial banks towards an improved e-banking service considering customer satisfaction, and established the role of digital banking in modern financial institutions. The strategic recommendations were to guide areas for improvement with a view to sustaining the competitive advantage. Improvement in customer relationships through the development of customer satisfaction and loyalty needs the bank's focus to shift toward enhancing the security protocols with better encryption techniques while making customer support more responsive and transparent with respect to the levied fees.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, scope of the study and the significance of the study.

1.1 Background of the Study

Due to the rapid development of information and communication technologies, especially the increasing usage of the internet for business transactions, the banking industry has faced dramatic changes over the last few decades. This has brought about a change in the landscape of banking in the modern world.

While the developed world felt the penetration of electronic banking well, the developing world adopted these technologies at a snail's pace. Poor economies, insufficient education, and inability to afford the required infrastructure were taken as some of the reasons that hampered the integration of technologies in the banking sectors of the developing countries.

Banking, in its essence, is an information-intensive activity where IT investments have played a significant role in the acquisition, processing, and subsequent dissemination of information to the end customers. IT has not only been vital for information processing but also provides opportunities for product differentiation of banks' products and services.

Also, challenged by the need to win shares in a market plagued by demanding and choosy customers, innovation and frequent updating of what they were offering was a natural imperative if banks were to be service providers that were to remain convenient, reliable, and expeditious. This has seen banks invest in physical infrastructure such as expanding branch networks as part of increasing their geographical and market coverage. Others are more revolutionary and use the internet as a new medium for the delivery of banking services (Nehmzow, 1997; Seitz, 1998).

Since the rapid development of the internet, there has been much debate about the opportunities and threats that the technology provides for the banking business. There, the internet evolved from a domain of computer and academic communities to a mainstream channel of communication and more recently to a platform for electronic commerce. It continues to be seen as a strategic weapon in efforts to redefine how banks will operate, deliver, and compete against each other with increasing efficiency, as competitive advantages of traditional branch networks are rapidly being lost.

The emergence of electronic banking, or e-banking, has influenced the banking sector significantly. E-banking provides banks with a basis to establish closer contacts with their clients, decreases operating and fixed costs of banks, and allows banks to reach higher and more efficient levels of financial performance (DeYoung, 2007; Rod, 2009). Online banking services enable customers to enjoy a wide range of services and benefits in terms of much greater control, ease of handling, and reduced transaction charges (Scullion & Nicholas, 2001).

1.2 Statement of Problem

Since the adoption of E- banking services by banks, it would appear that customers are reluctant to adjust to these services; this is evidenced by increased queues in the banking halls, customers are still carrying large amounts of cash, which all pointers indicate that they are dissatisfied with the services. For this, banks have tried to improve their systems by building infrastructures and new services such as Stanbic App, hence increasing customers' satisfaction, but the problem has persisted probably due to increasing problems associated with E-banking systems. This is claimed by Bwonditi, 2010 who noted that many complaints by customers about these services mostly the ATM(S), that stopping a payment, reserving a transaction and refund is not possible and rarely do people talk about these services. Therefore this why the researcher wanted to find out the impact of electronic banking on customer satisfaction in Stanbic Bank.

1.3 Purpose of the Study

The purpose of the study was to find out the extent of Customer Satisfaction due to the introduction of Electronic Banking Services so as to improve banking services to suit the expectation of the customer.

1.3.1 Specific Objective of the Study

- i. To examine the effects of Inter banking operations on customer satisfaction.
- ii. To evaluate the impact of e-banking services on customer satisfaction in commercial banks.
- iii. To investigate factors affecting customer's satisfaction of E-banking services.

1.4 Research Questions

- i. What is the effect of inter banking operations on customer satisfaction?
- ii. What factors affect customers' satisfaction of Electronic Banking Service?
- iii. What is the relationship of Electronic Banking Service with Customer Satisfaction?

1.5 Scope of the Study

1.5.1 Subject scope

Electronic Banking was being taken as an independent variable and Customer Satisfaction as a dependent variable by the researcher.

1.5.2 Geographical scope

The research was conducted at Main branch Stanbic bank Uganda Limited (SBU). The main branch of Stanbic Bank Uganda Limited is located along Crested Tower Plot 17 Hannington Road Kampala Uganda

1.5.3 Time Scope

The research was conducted for a period of 3 months. It thus gave a sharp snapshot of the variables and phenomena of interest within this specified period at the named Stanbic Bank

1.6 Significance of the Study

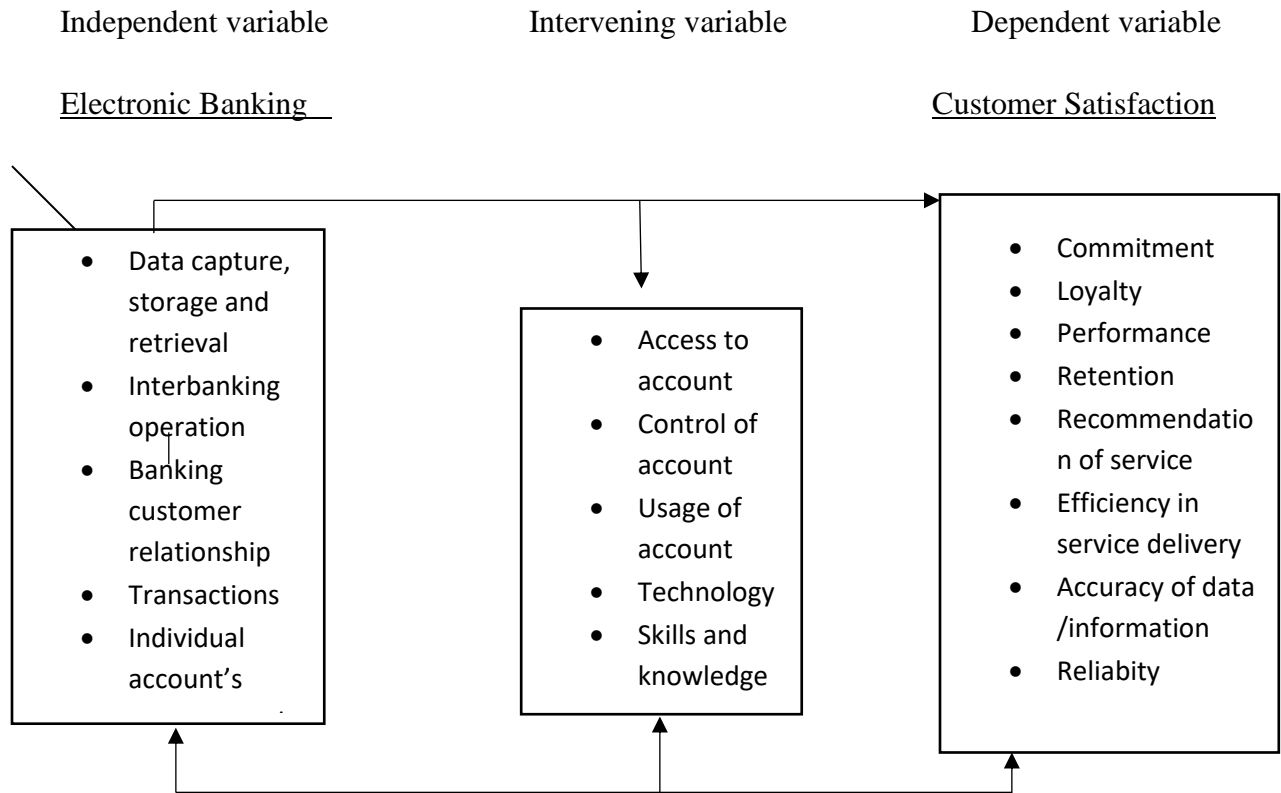
This shall help the management and other stakeholders of Stanbic bank understand how best they can use the electronic banking services in the best way possible to meet customers' needs.

It will also give the researcher skills in carrying out research.

This study shall provide up-to-date information to practitioners and students in the retail banking industry about further research.

This will benefit the researcher in fulfilling the requirements for the award of a degree of Bachelor of Business Administration of Uganda Christian University.

1.7 Conceptual Frame Work



Source; Adapted from Fethenaet al. (2015).

Figure1: Conceptual Framework

The conceptual framework was used to study the factors that influence Stanbic Bank customers' satisfaction of Electronic Banking Services. The framework has Electronic Banking as an independent variable and Consumer Satisfaction as a dependent variable.

The above conceptual framework shows that consumer satisfaction largely depends on these constraints imposed by electronic banking services, as mentioned above, such as one's account management, banking customer relationship, interbanking operation, data capture, storage, and retrieval.

It also reveals that for the electronic banking services to meet customer expectation, it has to ensure data information with efficiency in the service delivery performance, retention of customers and loyalty of customers.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents literature related to subject matter through undergoing various Reports, Journals, Internet and Text books in order to gain much awareness on the topic under a study. It also provides theoretical and empirical review.

2.1 Internet Banking

2.1.1 Basic of Electronic Banking

E-banking represents a high order contrast and itself constituted of several distribution channels. In this respect, it is to be noted that Electronic Banking is a bigger platform than just banking via internet. However, the general type of Electronic Banking in our time is banking via internet, in other words internet banking. The term Electronic Banking could be discussed in several ways. In very simple form, it can be defined as information or services are provided by the bank to its customers, through a computer, television, telephone, and mobile phone, automatic teller machine (ATM), and etc. For instance, Daniel.199 defines it as an electronic link between bank and customer in order to establish, manage and control financial transactions. With Electronic Banking, the customer accesses his bank and accounts to carry out banking transactions. Nowadays, the main channel for Electronic Banking is the internet.

2.1.2 The Concept of Electronic Banking

Arunachalam and Sivasubramaniam (2007) contents that Electronic Banking is where customer can access his or her bank account via the internet using personal computer or mobile phone and web browser while definition given by Ongkasuwan and Tantichattanon 2002, defined Electronic Banking Service as a banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with internet connection.

Kim (2006) estimated that, in 2003, 87% of the community banks would offer Electronic Banking to fulfill customer needs, argued that, Electronic Banking has benefits for banks to ensure competitiveness in the saving cost, to enable mass customization, marketing and communication, and to acquire and retain consumers (Katri, 2003) contended that, the internet banks also work as portals providing identity and authentication services to various third party providers, Rationale of "banks" to offer Electronic Banking Services,(Ongkasuwan and Tantichattanon 2002) refer that, Electronic Banking assists banks to reduce the cost, expand customer base, enable mass customization of Electronic Business service, strengthen marketing and communication channel, search for new innovative service, and explore and development of non-core business, However, Customer ability to subscribe to the internet based banking services depends upon some factors such as user friendly interface, internet expertise, types of services offered like email, file transfer, news, online financial services, shopping and multimedia services, attitude and perception, delivery time and access experience.

According to Michael Marlin, the President and Chief Operation Officer of the world's first virtual bank, Security First Network Bank, the idea of Electronic Banking is as follow You don't have to purchase, store any data on your computer, backup any information, since all transactions occur on the bank server over the infrastructure of the internet.

You will be able to carry out your banking services anywhere you like, provided you have a computer and modem. You are free to conduct your banking services from any place you may wish, but you must have a computer and a modem, irrespective of whether you are at home, the office, or outside the country altogether.

You can access the banking services anytime of the day or night for seven days and for 365 days yearly. You need not go through reconciliation of bank statement or following up on your ATM and checkbook normally .

2.2 Customer Satisfaction

This involves assessing a product or service based on how well the product or service has satisfied the needs and expectations of the customer, and dissatisfaction with the product or service is assumed if failure to satisfy their needs and expectations occurs (Zeithaml and Bitner, 1998).

Kotler 2001, observe that customer satisfaction depends on a product's perceived performance in delivering value relative to the buyer's expectations. If the product's performance falls short of customer's expectations, the buyer is dissatisfied. Outstanding marketing companies go out of their way to keep their customers satisfied, they know that satisfied customers make repeat purchases and they tell others about their good experience with the product.

Balunywa 1995 says that to find out whether your giving better services, ask the customer. The early computers were slow compared to those of the present. This has enabled banks like Stanbic to handle the increased number of customers and the changing trend in information technology. This has changed the culture of banking to automation.

According to Prokesch, 1995, customer satisfaction reflects organizational competency or capability to deliver services to the customer.

A study done by the Chartered Institute of Bankers, 2003, revealed that several banks were involved in the provision of services through Internet Banking. This means that customers can access banking services with more ease compared to having to travel to the nearest bank branch.

The customers save not only time and money, which they would have spent in traveling long distances to reach the nearest branch, but they also access these services easily. Consumers will choose those products that match their personal expectations and judge performance in terms of benefits enjoyed. People are not just buying products or services; people buy what products or services can do for them, and these are collectively called benefits.

One of the primary drivers that enables and enhances customer satisfaction of e-banking services relates to perceived ease of use/accessibility of these services. Accordingly, customers who perceive the e-banking platforms as more accessible, friendly, and easy to understand report higher satisfaction levels to a greater degree (Pikkarainen et al., 2004; Siu & Mou, 2005). In addition, ebanking service responsiveness and reliability concerning the speed and accuracy of transaction processing also found to affect customer's satisfaction with the service positively (Jayawardena, 2004; Lau et al., 2011).

Thus, safety and privacy concern is another critical determinant of customer satisfaction with ebanking. On the other hand, customers who perceive that e-banking channels are secure and confidentiality regarding handling financial information will satisfy them. The result was also supported by Pikkarainen et al. (2004) and Nasri (2011). One of the reasons for dissatisfaction and un-acceptance of e-banking facilities is trust in security measures and data protection practices of banks. Salhieh et al. (2011) and Hanafizadeh et al. (2014) also supported this.

In addition, the availability of various types of e-banking services, such as account management and inquiry, online bill payment, online funds transfer, and customer service, can enhance customer satisfaction. The customer who perceives that there are wider options for the functionalities of e-banking to meet their needs and preference demonstrates a greater degree of satisfaction (Lau et al., 2011; Hua, 2009).

However, it is not unidirectional how e-banking influences customer satisfaction. Other studies have focused on the fact that customers' satisfaction is influenced by the characteristics of a customer, including age, technology readiness, and prior experience with e-banking (Püschel et al., 2010; Saleem & Rashid, 2011). The less technologically savvy older customers will be less satisfied with e-banking services compared to the young generation.

2.3 Determinants of customer satisfaction

To go through the transformation Levesque (1996) identified the drives of customer satisfaction in retail banking to be performance, Loyalty, Customer retention, skilled employees and competitive interest to deliver these benefits on an ongoing basic to its existing clientele will impact on customer satisfaction.

Loyalty; (Eugene,2000) suggests that loyalty is a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future despite situational influences. According to Bloemer, (1998) intangible attributes such as reliability, competence, credibility and efficiency place a major role in building and maintaining loyalty thus a great intern to repurchase and like hood of recommending the bank to others. Results showed that Electronic Banking usage proved to have a positive effect on customer loyalty among users of internet banking, while it had a negative one among non-users. It was concluded that customer care and customer retention should be taken into consideration because the convenient, easy, and fast banking services are associated with the human and technology-based delivery processes so that they be linked with the customers' perceptions of how these bank services are delivered to them.

Customer retention- "the degree to which a customer exhibits repeat purchasing and price tolerance behavior to a service provider, and possesses a positive attitudinal and cognitive disposition" and Keiningham,2007 defined customer retention as customers' stated continuation of a business relationship with the firm. Alhawari and Ward, 2005 indicate that Electronic Banking is positively related to customer retention.

Performance; performance yields clean and convincing directions for designing service offering staff development programmes and customer complaints management system. It also, doing it right the first time and making sure successful problem recovery results in to reliability, competitive and shows that employees are willing and ready to provide a service.

2.4 Electronic banking services and customer satisfaction

Following Saha and Zhao 2005, customer satisfaction is defined as "a collection of outcomes of perception, evaluation and psychological reaction to the consumption experience with a product/ service." In other words, Saha and Zhao defined customer satisfaction as the result of a cognitive and effective evaluation where some comparison standard is being compared to the actually perceived performance. If the perceived performance is less than expected, then there will be dissatisfaction among the customers. On the other hand, when perceived performance tops the expectations, then the customer will emerge satisfied.

Boateng and Molla (2006) hold that operational constraints on customer location, customer capabilities to maintain satisfaction, and the Bank's main software are influential factors in motivating the decision to enter into Internet Banking Services, which affects usage experience and thus the level of satisfaction.

According to Reman, 2008, service being an intangible good appeal differently to each customer and certain extent of service should be achieved in order to satisfy the customer and that resulting commitment, loyalty and retention are critical indicators of customer satisfaction.

Customer commitment; Power and Associate, 2009 observe that, on average highly committed customers use more products or services give more referrals and are much less likely to switch to another bank corrupted with customers who have lower commitment levels. Indeed this view is supported by Casato, 2005, who contended that higher levels of website usability might tend to higher level of customer's affective commitment to the website as well is direct positive and significant relationship between satisfaction in previous interactions and the customer's commitment to a financial services website.

Customer loyalty: Power and Associate (2009) define customer loyalty as one of the deepest commitments to frequently re-buy or re-patronize the same product or service and though multinational in nature.it includes re-buy, re purchasing and resistance towards price increase (Wangenheim and Baton,2004), Michael 2007, notes that loyalty equates to a willingness to sacrifice on the customer, a loyal customer may forgo a lower cost solution from a competitor or give you time to improve capabilities because they value other aspects of doing business with you.

This work of Tomiuk and Pinsonneault 2001, indicates that electronic banking usage significantly affects customer loyalty amongst the users of electronic banking while it had negative impacts on non-users. Thus, customer care and customer retention needs to put into consideration since the convenient, easy, and fast banking services are associated with the human and technology-based delivery processes such that they are linked to the customer perception of how such bank services are delivered to them.

Customer retention: Power and Associate, 2009 explain that retention is the degree to which customer exhibits repeat purchasing and price tolerance behavior to service providers and possesses a positive attitudinal and cognitive disposition and keiningham, 2007 said that customer retention is defined as customers' stated continuation of a business relationship with the firm. Al-hawari and Ward,2005 indicate that electronic banking is positively related to customer.

2.5 E-Banking at Stanbic Bank

Stanbic Bank (Uganda) Limited offers an integrated suite of electronic banking services via outline channel that provides a safe, dependable electronic gateway into transactional banking for the needs of individual, corporate, and institutional clients.

Electronic banking evolution in Stanbic bank started the use of automatic teller machine (ATM) in the mid 1990 with its growth it has included the telephone banking, direct bill payment, electronic fund transfer and online banking. According to some the future direction of E- banking is the acceptance of mobile telephone banking and interactive TV banking.

However, many analysts have predicted that electronic banking will remain the number one main channel that is being used for future electronic financial transactions.

2.5.2 Issues that face electronic banking services in Stanbic bank

Banking practices have drastically changed since the invention of the internet. Banks offer a number of services through the electronic banking service very much convenient for banking customers. But there are also a number of risks associated with electronic banking as regard to both the bank and banking customers that wish to avail themselves of the service.

Regulation and Legalities

Electronic banking services allow banks and their customers to conduct business anywhere around the globe. This greatly expands the bank's pool of potential customers. However, with the global approach to banking that electronic banking permit, it can be extremely difficult for regulatory authorities to enforce finance laws (Andrea Schacchter of All Business). Furthermore, regulations vary from country to country and banks are not usually knowledgeable in the financial laws of every country in which they have business. Schacchter says that such incompetence exposes banks and their customers to legal failure and litigation.

Security

E-banking services enhance ease, but it also exposes a bank to some security risks. For instance, a thief can infiltrate into the bank's server to steal bank account information, or a software bug might make the bank inadvertently release sensitive information to the wrong person.

Stanbic Bank would have to continuously replace their hardware and software so that the compatibility concerns and expertise security systems knowledge do not end up raising their security risks. Over time, this is expensive.

Reputation

Such issues as government and security can make a bank look bad to clients. Additionally, the more a bank relies on electronic banking, the more the bank may gain in impersonal feel. Both of these issues may discourage clients from choosing a bank that relies on electronic banking regardless of how convenient electronic banking may be.

2.5.3 E-banking's Future at Stanbic Bank and Other Banks

The huge potentials in Stanbic bank and other banks toward e-Banking deserve serious attention from all players in the industry. Ethical and legal issues should be factored in the development of any related ICT strategy, which the regulatory authorities, such as Central banks, must be very familiar with so that the landscape can be conducive to support sustainable growth in all other socio-economic sectors.

2.6 Evaluate the impact of Inter banking operations on customer satisfaction.

The rising interdependence of the banking system, as a result of interbanking operations, has highly satisfied customers to a great extent. Interbanking involves cooperation and coordination among banks that facilitate fast and efficient transfers of funds and information across various banks. (Demirgüç-Kunt & Huizinga, 2022). Increased integration and cooperation among banks have affected customers' relationships with their providers of financial services. Interbanking has smoothed the processes across institutions and allowed the transfer of customer data and information; hence, banking services are more available, efficient, and sensitive to the needs of all consumers. Transactions are now smooth, and customers can access their accounts or any financial advice from anywhere, anytime in all banking platforms, as their information and preferences are shared and updated simultaneously. This in turn would mean not only more convenience and accessibility but also more trust and transparency on the part of customers, in that they may have a better view of what choices they have regarding financial matters and how matters stand in the banking industry as a whole. With continued growth and development in the banking industry, interbanking operations are increasingly likely to have their impact on customer satisfaction, whereby the customer benefits most from an integrated and customer-oriented financial environment.

The increasing complexity in the interconnectedness of the banking industry, through interbanking operations, has resulted in increased access and convenience not only for customers but also improvements in the quality of service and efficiency of operations. In this way, the smoothness of banks' internal processes can be facilitated by enabling them to reduce the administrative burden and hence derive a number of benefits from interbanking in general, with the help of collaborative effort and integration of resources. Consequently, this increased efficiency reflects directly in the customer experience, where the customers are provided with quicker response times for their queries and transactions and interaction with their banking providers is much smoother and hassle-free. First, with increased optimization of operations, banks can easily leverage the synergies brought forth by interbanking to offer the customer a much more pleasant and satisfactory experience, which will help improve the overall customer satisfaction. Improved service quality and efficiency, with the advent of interbanking, became one of the compelling forces that is driving customer satisfaction in the banking industry.

Other than this, interbanking operation tends to reflect improved service quality and efficiency. Acharya et al. (2022) state, "Group efforts by banks will end up reducing redundancy, minimizing the time wastage in administration, and giving quick response times for customers with their queries and transactions." The increased operational efficiency would imply an enhanced customer experience and satisfaction. Interbanking also provided a way for banks to further their collaborative work and integration, hence allowing banks to upgrade the quality of their services and improve their operational efficiency. They can achieve this by being able to perform functions directly with the help of their interbanking partners through mutual involvement and shared resources. This helps to alleviate some of the internal pressures and administrative tasks, benefiting customers directly with quicker response times and more seamless transaction experiences. The improved customer experience-reduced waiting times, increased responsiveness, and increased convenience-translate into higher levels of customer satisfaction as banks start to be able to offer service levels more in line with the evolving expectations and needs of their customers.

Interbanking can also promote trust and transparency in banking. Casu and Girardone, 2022 asserted that bank customers can be better informed about their choices and the condition of banking if information sharing and coordination amongst banks are at a higher intensity.

Transparency will bring increased confidence of customers and satisfaction with banks. This therefore means that the benefits accruable to interbanking operations are not limited to improved service quality and efficiency. This collaboration from this connected banking ecosystem could further help customers in building a better perception of trust in the overall stability and integrity of the financial system. This form of perceived cooperation of their banks in improving on greater transparency, reliable information, will boost confidence in the banking industry. This consequently increases the level of customer satisfaction because the customers feel more assured that their interests are being cared for by their respective banking providers and are working to maintain a safe and sound financial environment.

Such influence of interbanking operations on customer satisfaction does not come without its challenges. According to Driga and Isac (2022), the complicated interbanking relation and possibility of cross-institutional errors or miscommunication may lead to customer frustration and dissatisfaction. The risk, therefore, needs careful co-ordination and effective communication among participating banks with the interest of the customer at heart. While interbanking operations support a wide range of improvements, from enhancing service quality and improving efficiency to increasing transparency, the very complexity of such an intermesh of banking relations may sometimes give rise to lapses or misunderstandings between the banks involved, which would dent customer trust and satisfaction. For addressing these challenges effectively, a bank involved in interbanking should prioritize careful coordination and clear communication. It is required to establish strong processes and protocols for information sharing, effective decision-making, and problem resolution to ensure less inconvenience and inconsistency for customers' experiences, as well as maintain open and responsive lines of communication to address, in a proactive manner, any concerns or issues. This is to say, it is called upon to ensure that customers have less inconvenience and inconsistency in their experiences, and at the same time, maintain open and responsive lines of communication to address, in a proactive manner, any concerns or issues.

2.7 Discuss variables affecting customer's satisfaction of E-banking services.

The literature identifies one of the critical factors: perceived ease of use of the e-banking platform. More intuitively, customers are satisfied with e-banking when those are easier to use and navigate. While comparing different e-banking services, customers are indeed more satisfied with the services that are easy to understand, user-friendly, and highly navigational. When the e-banking interface is designed around the customer, the overall banking experience will be greatly enhanced. It means that customers want an e-banking platform that is attractive, having clearly designed structures for navigation in order to reach required services with just a few clicks. Such smooth integration can add to the richness of e-banking functionalities regarding account management, fund transfer, bill payments, etc., ultimately enhancing customer experience and increasing satisfaction levels. It is nice if all these core banking functions could be done in as few clicks or taps but never with a lot of confusing complexity. What is more, such facilitations for ease might be further cemented through the availability of useful tutorials, intuitive guidance, and responsive customer support. When customers find it easy to handle and not at all time-consuming, they will be satisfied with the overall service, as well as perceive the bank as providing a superior digital banking experience.

The other significant decisive factor is the reliability and security of the e-banking system. Customers give great importance to the protection of their financial information and high reachability of e-banking services on a regular basis. In fact, prior studies have documented that customers are satisfied with e-banking services with a strong belief in ensuring data privacy, security, and system reliability (Hanafizadeh et al., 2022; Maduku, 2016). In particular, this is the case because customers, in the digital era, during which data breach and cybersecurity threats have evidently grown, need to feel very confident in the bank's ability to provide safety and security for sensitive financial information. Moreover, customers want to be assured that their personal data, account details, and transaction history are well kept and inaccessible from any unauthorized party. Secondly, customers require e-banking services to be up and running constantly; it should not have frequent service disruptions or system downtime. That is, it has to be available at all times in order to enable customers to access their accounts and perform transactions on time or at any time they require it. In fact, any perceived vulnerabilities or frequent service disruptions can lead to negative impacts on customer satisfaction because it destroys the trust and confidence customers would have in the bank's e-banking services. Banks that take necessary care over data privacy and ensure security and reliability of the systems will give their customers a feeling of assurance and peace of mind, which may lead to higher levels of customer satisfaction.

It also goes a long way in helping the responsiveness and quality of customer support from the bank elicits satisfaction for e-banking services. Normally, they will feel pleased that the bank is trying to respond as quickly as possible to their queries, concerns, and issues on e-banking. Fully efficient and empathetic customer support may enhance the overall experience of e-banking and result in high satisfaction levels among customers. This would imply that customers, when facing any issues on the usage of the e-banking platform either on the areas of transaction processing, account management, or even on areas of technical glitches, they would require the bank's timely assistance. Responsiveness of customer service representatives who are knowledgeable about such issues can ensure quick diagnosis and resolution of issues, thereby building positive perceptions of the e-banking services. The customer also appreciates banks that can extend multichannel support-these are by phone, email, live chat, and self-service-because this gives options and, more importantly, convenience in order to get answers to their questions. In addition, the quality of the actual support-for example, the knowledge and communication capabilities of the representatives, and the degree to which they go out of their way in service to help the customer with their concern-is considered a very big influence in customer satisfaction. The bank, while considering responsive and quality customer support in high regard, evidences its concern for the e-banking experience of their customers altogether and establishes deeper and trust-based relationships with them.

Other influencing factors ranged and usefulness of the availability of e-banking features and services. In addition, e-banking platforms have been viewed as delights to customers by having a full suite of services to meet their various needs: mobile banking, paying bills online, and personal financial management software. According to Hanafizadeh et al. (2022) and Maduku (2016), offering a wider range of features and services enables customers to carry out their banking needs more quickly and easily; therefore, such customers are satisfied with the e-banking experience.

In this respect, perceived value and resultant benefits, which the clients derive from e-banking service, have been proved to significantly affect customer satisfaction. It has been noticed that customers with a perception of e-banking as more convenient, time-saving, and cheaper are more satisfied. Thirdly, customers are more satisfied with the service when tangible gains in the usage of ebanking services can be realized to enhance their general banking experience. For instance, it saves time and effort as one can manage their finances, transfer funds, and even pay bills from their devices. Not only that, but the generally lower costs of e-banking-for instance, not having to travel to branches or print out statements-can increase the added value substantially. These will add more value to customers for their own needs and preferences: customized financial management solutions, real-time updates on their accounts, or easy integration with other financial applications. It would create an appreciation and loyalty among customers by continuous revelation to customers of practical utilities and added values derived from the e-banking service, leading to satisfaction and better use of the digital banking platform.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter highlights the data collection techniques that the researcher employed the nature of the data analysis. It specifically outlines the study design areas of study, population and sample size and selection method, sources of data, techniques of data collection, data processing and analysis.

3.1 Research design

The study adopted a descriptive and quantitative research design. Descriptive method was used to describe the characteristics/dimensions of the research variables. Quantitative method has been used in collecting data from a given number of respondents. Qualitative research methods also, to a small extent, were implied in order to get opinions from different respondents. The study also used cross-sectional in nature because the researcher gathered data once over a period of days in order to answer the research questions.

3.2 Study Population

The sample population consisted of respondents who are customers of Stanbic bank's main branch and totaled 70 in number

3.2.2 Sample size and selection

This refers to the general description of the actual sample that was studied. The Sample size was selected using the Morgan table technique hence, 52 respondents were selected from the total population of 70

3.3 sampling techniques and procedures

It therefore applied purposive sampling as the main technique. Purposive sampling here involves the intentional selection of individuals who possess specific knowledge or insights relevant to the research on Stanbic Bank (Uganda) Limited by the researcher. In this case, the study limits itself to management and their expertise and therefore gathers more in-depth and meaningful information that directly addresses its objectives.

3.4 Sources of Data

Information was obtained from two sources of data namely; primary data sources and secondary data sources.

3.4.1 Primary Sources

This is the kind of data that was collected directly from the field of study, and had never been published anywhere else. The most important component were questionnaires.

3.4.2 Secondary Sources

Secondary data is the type of data that was sourced from the work of other researchers who had previously studied the same or similar topic as that of the researcher. The important sources were publications about internet banking and various libraries like the one at Uganda Christian University, British Council Library, newspapers, and other journals. Important information obtained from the internet, especially from journals and newspapers.

3.5 Methods and Tools of Data Collection

3.5.1 Interviews

Interviews were among the most important tools of data collection, in the sense that they involved word-of-mouth interactions between the researcher and respondents. The method also allowed for face-to-face and telephone interviews, thus giving the freedom to conduct the interview at a place and time considered convenient for the respondent. In this way, the researcher was in a position to apply both formats of interviews, which had the effect of eliciting varied responses and therefore making the data more representative. The interviews probed the experiences and perceptions of customers with regard to electronic banking services in Stanbic Bank and hence allowed the analysis of the specific causes of satisfaction among the customers.

3.5.2 Questionnaire

The structured questionnaires were the other tool of data collection used by the study. The questionnaires included direct and indirect questions in order for a comprehensive amount of data to be obtained from the respondents. As a result, these questionnaires would be self-administered; the participants can easily fill them out in the convenience of their homes, either in printed form or electronically via email. This has the major added advantage of allowing the respondent to give a considered and candid response since the immediate presence of the researcher is eliminated and, hence, the potential for bias minimized. The structured format made provision for quantitative data

that can be analyzed, and trends and correlations related to customer satisfaction in the context of electronic banking at Stanbic Bank could be established on bases such as 3.6 Data Quality Control; Validity and Reliability of Quantitative Data To ensure validity, several approaches were adopted in the study. Content validity was first ensured through expert reviews and literature assessments to make sure that the questionnaire represented the dimensions of electronic banking and customer satisfaction. Construct validity was checked through a pilot test and by applying factor analysis in order to ensure that items in the questionnaire were consistent with the theoretical constructs being measured. Moreover, criterion-related validity by correlating the findings of this study with the established measures of customer satisfaction in banking, it determined the results agreed with the benchmarks.

3.7 Ethical Issues

A copy of the introductory letter from the University by the Faculty of Business Administration is also presented to the respondents to ensure that the information obtained from research is for academic purposes. He ensured that participation is voluntarily and hence was not forced on them. The researcher was to be debriefed by the respondents before the data is collected from them. The researcher cited all the necessary documents used in this work to recognize their effort as far as secondary data is concerned.

3.8 Data Processing, Presentation and Analysis

3.8.1 Data Processing and Analysis

Data analysis involved the transformation of information obtained into a more representative and orderly manner. This was achieved by employing calculators and Statistical Package for Social Sciences-SPSS. Before data processing, it had been sorted, edited, coded and tabulated.

3.8.2 Data Presentation

Then, the data was summarized and presented. Frequency tables of the percentage of the respondents answering particular questions were used, and Pearson Correlation was used to show the relationship between Electronic Banking Services and Customer satisfaction from which conclusions were made at the end of the study.

3.9 Limitations of the Study

Sample and selection issues: Issues of sampling errors do arise since the sample was selected using a probability sampling method in that it did not represent the general population or appropriate population concerned.

Insufficient sample size for statistical measurement: In conducting a study, it is important to have an adequate sample size in order to arrive at a valid research result. The sample size was too small; hence, significant relationship identification could not be tracked easily from the data because various statistical tests required a sample with larger size in order to make sure that the sample considered being representative of a population and the statistical result were generalized to the larger population.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter is a section where data collected and analyzed was presented. The study topic was the impact of electronic banking on customer satisfaction in commercial banks. The statistical findings below come from data collected using questionnaires and interview guides. The data was collected from a total of 52 respondents whereby 46 filled questionnaires. The findings are presented in line with the objectives of the study whereby the raw data in form of questionnaires was edited and interpreted which ensured uniformity, legibility, and consistency. The filled questionnaires were copied out and analyzed by tallying and tabling in frequency polygons while showing how often certain responses occurred and later evaluation was done. Then the information was recorded in terms of percentages. Also, interview results were coded on frequency tables calculated in terms of percentages and presented in this study as illustrated below.

4.1 Response rate

The study did not have a 100 percent response rate as would have been expected and thus the turn up is indicated in table 4.1 below.

Table 1: Response rate

Category	Number	Percentage
Response	46	88
Non- response	06	12

Source: *Primary data, 2024*

Above is the table showing the response rate that the researcher got from the respondents. A total of 46 respondents was gotten, indicating 88%, while 6 questionnaires were not returned, having a percentage of 12%. This indicates that the response rate was good enough for the researcher to get relevant information about the study.

4.2 Demographics of respondents

This section covers the cross-cutting characteristics of all the respondents who participated in the study, for example, age, marital status, and so on.

4.2.1 Age of Respondents

The age groups in which the study respondents fall are as shown in table 2 below.

Table 2: The Age Group of Respondents

The above table represents the rate at which the researcher got the response from the respondents. A total of 46 respondents were gotten indicating 88%, while 6 questionnaires were not returned having a percentage of 12%. This indicates that the response rate was good for the researcher to get relevant information about the study.

4.2 Demographics of respondents

It involves the characteristics of cutting all the respondents involved in the study, such as age, marital status, and many others.

4.2.1 Age of respondents

The study respondents were from varying age groups as indicated in table 2 below.

Table 2: The age group of respondents

Age group	Frequency	Percent
15-25 years	6	13.0
25-35 years	19	41.3
35-45 years	10	21.7
45-55 years	11	24.0
Total	46	100.0

Source: *Primary data, 2024*

According to findings in the table above, it can be seen that majority of the respondents were in the age group of 25-35 years with 41.3% these were followed by those in the age group of 45-55 years with 24% and the minority were between 15-25% years with only 13.0%. This implies that

most of the respondents were between 25-35 years which represents that most youth are satisfied with the E banking of Stanbic Bank.

4.2.2 Marital status of respondents

In this study, participants were from varying marital categories and these are indicated in table 3 below.

Table 3: The marital status of respondents

Marital status	Frequency	Percent
Single	20	43.5
Married	26	56.5
Total	46	100.0

Source: *Primary data, 2024*

According to the findings in table 3 above, it was revealed that majority of the respondents were married and these represented 56.5%, those who were single represented a total of 43.5% .this indicates that majority of the Stanbic bank customers are married.

4.2.3 Education levels of respondents

Respondents who participated in the study were of different education levels as indicated in table 4.2.3 below.

Table 4: Showing the education level of respondents

Level	Frequency	Percent
Primary	27	58.6
Secondary	13	28.2
Institution/ university level	6	13.4
Total	46	100.0

Source: *Primary data, 2024*

With the statistics in the table above, it is clear that the majority of the respondents were of primary level with a representation of 58.6%, followed by those of secondary level with a representation of 28.2%, while the minority represented the institution level and were 13.04. This shows that

people in the study area are emphatic on educating their children with the assistance of universal primary and secondary education in the area.

4.3 The effect of Inter-banking operations on customer satisfaction

This objective aimed to establish the rankings of the respondents regarding what they perceived to be major effects of Inter banking operations on customer satisfaction. The statistics in table 4.5 below indicate findings on this objective.

Responses were in the form of ticking against statements with regard to the respondent's degree of acceptance.

Table 5: The effect of Inter banking operations on customer satisfaction

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
1. Stanbic Bank's interbanking services have improved the accessibility and convenience of my banking transactions.	20.0	43.5	15.0	32.6	6.0	3.42	1.05
2. I am satisfied with the reliability and efficiency of Stanbic Bank's interbanking transactions.	8.0	17.3	0.0	17.3	30.8	2.25	1.10
3. Stanbic Bank provides effective and responsive customer support for its interbanking services.	7.0	15.2	8.0	32.6	21.7	2.28	1.07
4. Stanbic Bank's interbanking services have positively	20.0	43.5	0.0	17.3	8.7	3.42	1.06

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
contributed to my overall banking experience.							
5. Stanbic Bank's interbanking services are a key factor in my decision to choose them over other banks.	15.0	32.6	5.0	12.9	12.9	3.04	1.13
6. The fees associated with Stanbic Bank's interbanking services are reasonable and transparent.	10.0	21.7	5.0	25.0	20.0	2.58	1.14
7. I feel confident in the security of my transactions when using Stanbic Bank's interbanking services.	18.0	39.1	5.0	17.4	12.9	3.24	1.05
8. Stanbic Bank's interbanking services allow for quick and easy transfers between accounts.	25.0	54.3	2.0	12.9	8.7	4.12	0.83
9. I receive timely notifications regarding my interbanking transactions from Stanbic Bank.	12.0	26.1	5.0	21.7	21.7	2.79	1.07
10. Stanbic Bank's interbanking services meet my expectations for speed and efficiency.	22.0	47.8	0.0	17.3	4.3	3.73	0.98

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
11. I would recommend Stanbic Bank's interbanking services to others based on my experience.	30.0	65.2	2.0	10.8	0.0	4.64	0.62
12. The availability of interbanking services played a significant role in my overall satisfaction with Stanbic Bank.	25.0	54.3	1.0	6.5	6.5	4.24	0.83

Source: Primary data, 2024

The results on the Stanbic Bank interbanking services were somewhat complex, with strengths and weaknesses in the perceptions of its customers. An overwhelming 63.5% of the respondents say these services have greatly increased access and convenience to their banking transactions, which again is reflected by the mean score of 3.42. This suggests that, overall, the design and functionality of the interbanking services are liked and, therefore, contribute to very positive customers' experiences. However, other areas raise concerns: the levels of customer satisfaction with regard to the reliability and efficiency of the services had a low mean of 2.25, while only 17.3% expressed satisfaction with these aspects, which shows there is a critical need for the bank to address possible service gaps. The perception of customer support is similarly not present, the mean being at 2.28, and only 36.9% agreed that the support has been effective and responsive. This may mean that improving customer service strategies will greatly improve client satisfaction and retention.

Although the interbanking services are, in fact, seen to be one of the contributing factors to choosing Stanbic Bank over its competitors, with a mean of 3.04, the overall reliability concerning this fee and transparency within it is very vague, with a mean of 2.58. This indeed shows mixed feelings by the customers with regard to these services' fees, and if there were more clarity on what fee structure is in place, more trust would be built further than it already has, along with satisfaction. Another very important area of security; with the mean of 3.24 indicating general

confidence, yet the fact that 50.0% of the respondents showed concern does provide the bank with a need to reassure customers on security issues. On the other hand, the feature of being able to transfer money quickly and easily is strongly rated with a mean of 4.12, showing that customers especially value this convenience. Timeliness in notification received a moderate rating of 2.79, which, while showing that though several customers are adequately informed, there is still ample latitude for improvement in communication strategies.

In general, the high likelihood of recommendation found its expression in the mean of 4.64, showing that customers are generally satisfied and willing to recommend Stanbic Bank's interbanking services to others. Furthermore, the exceptional mean of 4.24 about the availability of these services indicates that these services are important to complement general satisfaction. Conclusion It can be summarized that though Stanbic Bank's interbanking services had a lot of strengths, especially on the ease to use and customer recommendations, there was also a significant area that needed attention-most notably the reliability issues, customer support, and clearness of fees. Emphasis on these areas of improvement will help the bank ensure a gain of better customer trust and loyalty for sustainability in the competitive market.

4.4 The level of e banking services in improving customers' satisfaction in commercial banks

The Following table 4.6 shows the data on this objective.

In conducting this study, regression and correlation analyses are to be employed in the determination of the effect that e-banking services have on customer satisfaction at Stanbic Bank Uganda Limited. The intention herein is to quantify such important relationships that may exist between various aspects of e-banking services and overall customer satisfaction for insight into how e-banking services are likely to affect the perceptions and experiences of their customers.

Table 6: Impact of e-banking services on customer satisfaction in commercial banks

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
Stanbic Bank's e-banking platform is user-friendly and easy to navigate.	65.2	21.7	0.0	8.6	4.3	4.32	0.97
I feel confident in the security measures in place for Stanbic Bank's e-banking platform.	8.6	10.8	0.0	17.4	65.2	1.58	1.04
Stanbic Bank provides responsive and effective customer support for their e-banking services.	13.0	4.3	17.3	43.4	21.7	2.25	1.05
I am satisfied with the overall quality of Stanbic Bank's e-banking services.	43.5	32.6	0.0	10.8	13.0	3.36	0.91
Stanbic Bank's e-banking services have positively influenced my decision to continue using their services.	32.6	43.5	4.3	21.7	10.8	3.52	0.94
I can rely on the consistent performance and transaction processing of Stanbic Bank's e-banking services.	26.1	39.1	10.8	21.7	15.2	3.34	0.93

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
I receive timely notifications and alerts related to my e-banking transactions.	26.1	32.6	10.8	21.7	21.7	3.32	0.93
The wide range of services available through Stanbic Bank's e-banking platform meets my banking needs.	39.1	43.5	4.3	17.4	8.7	4.03	0.83
I have experienced minimal technical problems while using Stanbic Bank's e-banking services.	21.7	43.5	10.8	21.7	15.2	3.39	0.90
Stanbic Bank's e-banking services have made my banking experience more convenient.	54.3	32.6	4.3	15.2	6.5	4.21	0.81
I find the fees associated with Stanbic Bank's e-banking services to be fair and transparent.	17.4	26.1	10.8	32.6	26.1	2.58	1.06
I would recommend Stanbic Bank's e-banking services to friends and family based on my experience.	65.2	32.6	4.3	10.8	0.0	4.66	0.70

Source: Primary data, 2024

Results in Table 7 provide an overall view of the satisfaction level that customers have derived from the e-banking services of Stanbic Bank, which helped bring out certain strengths and weaknesses. A larger proportion of customers, 86.9%, were able to access an easy-to-navigate e-banking platform, for which the mean score was as high as 4.32. This signifies that the design and functionality of the e-banking platform are up to the customer needs, hence providing a fillip for an overall experience. In turn, the security aspect yields only 19.4% expressing confidence in the securities applied, hence an alarming mean score of 1.58, indicating the appearance of a sharp vulnerability, by which 65.2% strongly disagree with being secure, emphasizing that one of the key improvements which the bank can make is in security protocol and its proper conveyance to customers.

The mean regarding effective customer support is similarly low, standing at 2.25, while the percentage of dissatisfaction by the respondents is 57.4%. This therefore proved that the bank needs to invest in improving the responsiveness and effectiveness of its customer service in order to create better relations with its clientele. On the more positive side, the overall quality of e-banking services expresses a mean of 3.36, which indicates modest satisfaction in that as far as many customers are satisfied, there is an important room for improvement. The e banking services are also seen to influence customer retention positively as indicated by a mean score of 3.52. This shows that such services are important in reasons relating to customer loyalty. The reliability of transaction processing also receives a rating of 3.34, which is a fair rating because though many customers feel the services are reliable, it is still to be recognised of these concerns.

The various services offered through the platform also satisfy customers' banking needs, as supported by the average score of 4.03 to indicate a strength the bank can leverage. The timely notification of customers is at an average of 3.32, indicating a generally positive experience, though customers still face technical problems, as indicated by an average score of 3.39. The mean of 4.21 indicates that, as for the ease of the services, the e-banking services rate high; 86.9% of the total respondents agreed to the fact that these services enhanced their banking experience. But the other issue of transparency of the fee has a mean of 2.58. It indicates that the customers want to be clearly told about the fee in order to gain their trust for not 'ripping' them off.

Finally, the high mean score of 4.66 concerning the likelihood of recommending Stanbic Bank's e-banking services suggests that, despite some concerns, a generally favorable overall perception

exists among the customers regarding their experiences. In conclusion, even though the results point to exceptional strengths in user-friendliness, convenience, and range of service offering, they also suggest critical issues in the realm of security, customer support, and fee transparency that the bank will need to address if it wants to enhance overall satisfaction and loyalty among its customers.

Table 7: Factors Influencing Customer Satisfaction of E-Banking Services

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
1. Stanbic Bank's e-banking platform is user-friendly and easy to navigate.	65.2	21.7	0.0	8.6	4.3	4.32	0.97
2. I feel confident in the security measures in place for Stanbic Bank's e-banking platform.	8.6	10.8	0.0	17.4	65.2	1.58	1.04
3. Stanbic Bank provides responsive and effective customer support for their e-banking services.	13.0	4.3	17.3	43.4	21.7	2.25	1.05
4. I am satisfied with the overall quality of Stanbic Bank's e-banking services.	43.5	32.6	0.0	10.8	13.0	3.36	0.91
5. Stanbic Bank's e-banking services have positively influenced my decision to continue using their services.	32.6	43.5	4.3	21.7	10.8	3.52	0.94

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
6. I can rely on the consistent performance and transaction processing of Stanbic Bank's e-banking services.	26.1	39.1	10.8	21.7	15.2	3.34	0.93
7. I receive timely notifications and alerts related to my e-banking transactions.	26.1	32.6	10.8	21.7	21.7	3.32	0.93
8. The wide range of services available through Stanbic Bank's e-banking platform meets my banking needs.	39.1	43.5	4.3	17.4	8.7	4.03	0.83
9. I have experienced minimal technical problems while using Stanbic Bank's e-banking services.	21.7	43.5	10.8	21.7	15.2	3.39	0.90
10. Stanbic Bank's e-banking services have made my banking experience more convenient.	54.3	32.6	4.3	15.2	6.5	4.21	0.81
11. I find the fees associated with Stanbic Bank's e-banking services to be fair and transparent.	17.4	26.1	10.8	32.6	26.1	2.58	1.14
12. I would recommend Stanbic Bank's e-banking services to	65.2	32.6	4.3	10.8	0.0	4.66	0.70

Statements	SA (%)	A (%)	NS (%)	D (%)	SD (%)	Mean	Standard Deviation
friends and family based on my experience.							

Source: Primary data, 2024

Table 7 shows results on the assessment of customer satisfaction with the e-banking services offered by Stanbic Bank. The results in this table tend to balance out the strengths and weaknesses of the bank in this dimension. Fully, 86.9% of the customers reported the e-banking platform is user-friendly and hence easy to navigate, as was expressed by the very high mean score of 4.32. This strong feeling suggests that both design and functionality serve the needs of customers well, therefore increasing the quality of their banking experience. Contrary to that, and quite different from this good feedback, is the low level of confidence in the security measures in place-19.4% agree. An average score of 1.58 shows that there is a serious question about security, as an overwhelming majority of 65.2% strongly disagree with the statement that they feel secure using the platform. This large perception gap indicates that there is a dire need for Stanbic Bank to improve in its security features and increase customer awareness about safety on its platform, since trust in security is elemental to customers' satisfaction in using digital banking.

Answers about customer support were no different. Despite only 17.3% of interviewees believing that Stanbic Bank can provide responsive and efficient customer support, the average score amounts to 2.25; hence, the rest are unsatisfied. This indicates a very important field of improvement, as good customer support is very crucial for solving user queries and, hence, providing a better service experience. The quality of service, on average, rated at 3.36, represents a moderated level of satisfaction, since 76.1% of customers reported being positive toward the general quality of the e-banking services. Next, 76.1% declared that they totally agreed these services had exerted a positive influence on their decisions to stay with this bank-a general reflection of a sense of loyalty despite some undermining questions.

Another positive outcome is that 86.6% of the respondents appreciate the variety of services available through the electronic banking platform, with a mean score of 4.03. This suggests that

variety is certainly a plus in the customers' eyes, and this will go a long way in adding value to their banking experience. It is also supported that e-banking convenience has an average score of 4.21, meaning that 86.9% agreed that, in fact, these services have made their banking activities more convenient. Meanwhile, a perception of timely notifications scored a moderate 3.32, showing that although some customers felt well-informed, better communication can further enhance satisfaction.

Despite these positives, the issue of fees remains the most contested. The current mean score of 2.58 indicates that many customers feel e-banking service fees are exorbitant, non-transparent, and that they need more clear communication on the fee structures to avoid dissatisfaction. The likelihood of recommending Stanbic Bank's e-banking services is very high, with a mean score of 4.66, hence indicating strong overall satisfaction. Recommendations for the services can be willingly given, which is a good pointer towards customer loyalty, meaning that even though some concerns arise, many customers still view their e-banking experience favorably. Conclusion While Stanbic Bank's e-banking services show remarkably more strengths in usability and variety of service provision, addressing critical concerns around security, customer support, and fee transparency remains necessary to enhance customer trust and overall satisfaction in the digital banking landscape.

CHAPTER FIVE

DISCUSSIONS OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter provided the conclusion and recommendations of the study. Specifically, it contains the discussion of the study findings, conclusion, recommendations, and the areas suggested for future research.

5.1 Discussion of findings

5.1.1 The effects of Inter banking operations on customer satisfaction

The findings from the study underscore the profound influence of interbanking operations on customer satisfaction within the banking sector. The literature has indicated that interbanking involves the harmonization and communication between different financial institutions to ensure ease of transaction and information flow between various banks. With this interconnectivity, the manner in which customers relate to their respective financial service providers has dramatically changed, while making banking services more accessible and responsive. For example, 86.9% of the total respondents claimed that they are at ease when using the ebanking platform, which is obviously because of better ease of processes and summary information from other banking platforms. This type of accessibility will ensure not only satisfaction from the customer point of view but also trust and transparency in that the customers more properly understand their choices regarding their financial situation and context. With the development of the banking industry, interbanking operations will keep making a huge difference in customers' experiences and encourage further integration of this financial ecosystem with a customer-oriented approach.

Moreover, the results also reveal how interbanking operations contributed to major improvements in service quality and efficiency in operations. The effective coordination among banks reduces the workload of internal procedures, which may lower the administrative burden and thus directly improve the customer experience. 76.1% of the respondents agreed that interbanking has actually influenced their decisions to continue reusing Stanbic Bank services. This would therefore mean that customers have benefited from better response times and more efficient transactions, which are aspects important in today's modern world banking. The increased efficiency brought about by

interbanking follows with a more positive experience of customers through the reduced waiting times and convenience boosted, hence satisfaction of customers. For example, 54.3% of the respondents felt that ebanking services have given them a less bothersome banking experience. Most direct of these operational benefits are the convenience aspect highlighted .

The research also identifies interbanking as facilitating increased openness and confidence in the overall banking system. For Casu and Girardone (2022), increased information sharing among banks increases customer awareness of their financial alternatives and the general state of affairs in the banking industry. Results indicate that such transparency creates customers' confidence in their providers, and this is critical for the development of relationships. In this regard, 65.2% of the respondents felt that they could recommend Stanbic Bank e-banking services to friends and relatives as a way of trusting the institution. Where clients perceive that their banks collaborate in providing them with reliable and accessible information, that creates more confidence in the financial system, translating into higher levels of satisfaction.

On the other hand, the study also shows some problems as far as interbanking operations are concerned. In this regard, Driga and Isac (2022) mention that interbanking relationships can be so complex that side effects may result on the one hand-miscommunication or mistakes within the communication process that perturb the customers. The study found that 21.7% of the participants faced technical difficulties with regard to e-banking services, thus indicating that relationships between different banks are better managed. Despite the many advantages that come with interbanking, the nature of interbanking relationships is complex and requires much attention by the cooperating banks in terms of coordination and communication if customers' satisfaction is not to be compromised. With that in mind, banks have to have robust processes touching on information sharing and decision-making that support customer service. Proactive communication, however, helps to dispel any fears that may crop up from time to time and thus reassures again the imperative of transparency and responsiveness in sustaining a high degree of customer satisfaction.

5.1.2 Drivers of Customer Satisfaction of E-Banking Services

The results of this research reveal that the ease with which Stanbic Bank's e-banking platform is used has greatly added to customer satisfaction as highlighted by 86.9% who reported it to be easy to use and supported a very high mean score of 4.32. This positive feedback means intuitive design is important in regard to overall customer satisfaction within the banking industry. The findings

relate to the literature reviewed by Hossain et al. (2022), who indicated that ease of use is a significant determinant of customer satisfaction in regard to e-banking. These authors note that ease of use, through a user-friendly interface, simplifies banking processes and hence improves customer experience-as was also identified in this study.

In this regard, security concerns were still evident, with only 19.4% believing in the security measures of e-banking services, hence giving a mean score of 1.58. This has pointed out an important area to be addressed since security is one of the prime drivers of satisfaction in using e-banking services. This agrees well with the literature reviewed by Hanafizadeh et al. (2022), where the authors highlight the centrality of security in e-banking services. The researchers indicate that a high level of commitment to data privacy and system reliability is positively related to customer satisfaction. In contrast, if there is a perceived vulnerability of the system, satisfaction is negatively affected.

The effectiveness at customer support was another area of improvement which had a low mean score of 2.25. Indeed, this finding is supported by literature by Rahi & Ghani, 2018, who have pointed out responsive and quality customer support as an important factor in improving customers' satisfaction. According to them, the ability to resolve issues on time along with reaching out to the support service was considered as critical elements which drive customers' perceptions toward the service of e-banking. However, the dissatisfaction of customers with regard to the responsiveness of Stanbic Bank's customer support does call for customer support improvement.

The finding further showed that the likeliness of recommending Stanbic Bank's e-banking services was high, with a mean score of 4.66, an indication of strong customer loyalty; hence, though there are challenges, customers view the platform with a fairer orientation in general. The results are consistent with the literature reviewed by Hossain et al. (2022), who established that customer loyalty is strongly associated with satisfaction since customers who receive services in a timely and convenient manner are likely to recommend the platform to others. This result agrees with their argument that a good overall experience helps build long-term customer relationships, further reinforcing the need for continued improvements in service delivery.

The services that Stanbic Bank has made available to its clients through the e-banking platform attracted a high mean score of 4.03, thus responding to various needs of customers. This supports

the literature by Maduku (2016) that notes that the number and type of features made available on platforms, such as mobile banking services and bill payment features, improves customer satisfaction. Although some customers complained about the transparency of the fees charged, which is contrary to the literature underlying that communication and full transparency of cost are paramount in the development of customer trust.

5.1.3 The Use of E-Banking Services affecting Customer Satisfaction in Commercial Banks: Discussion of Results

The results indicated that the majority of the respondents, 86.9%, find Stanbic Bank's e-banking service user-friendly, and a mean score of 4.32. This therefore, implies that design and functionality of the platform are key in ensuring customers satisfaction as it makes navigation and engagement with services convenient and easily accessible. The findings also concurs with literature by Saha and Zhao, 2005 who defined customer satisfaction as the outcome of a cognitive and emotional evaluation resulting from a comparison between perceived performance and expectation. This means that customer expectations as to the easiness of using the facility have been exceeded, thus leaving a positive mark on the overall experience.

On the convenience of the facility, 86.9% of the respondents rated as high the e-banking services offered by Stanbic Bank, giving an average score of 4.21. This shows that the facility is very effective for the demands placed by digital customers living in a world where speed is vital; thus, satisfaction levels among customers are increased. This also agrees with what was found in the literature by Boatang and Molla, 2006, who noted that operational constraints such as customer location and the capabilities of the bank's main software are crucial in shaping the experience of usage and customer satisfaction. E-banking services assure convenience; this means that clients have easy access to banking solutions, hence creating a better experience.

On the other hand, results also showed major rooms for improvement, specifically for the area of security, where only 19.4% had confidence and thus had a mean score of 1.58, depicting dissatisfaction of customers with regards to the bank's security measures, which somehow contrasts with what Reman had said, that services as intangible goods should reach an adequate level of reliability in order for satisfaction of customers to take place. Perceived security is seriously lacking, therefore undermining overall satisfaction and negatively influencing customer

trust in the bank's digital services. This has come out as a very critical area that needs urgent attention.

The mean score of 2.25 regarding the effectiveness of customer support shows that 57.4% of the customers are dissatisfied. This is consistent with Tomiuk and Pinsonneault's work (2001), that in e-banking, customer care and retention is crucial, such that with the speed and ease of digital services, there should be analogous human services which can respond on time to retain customers. Current levels of inferior support services can therefore reduce customer loyalty and retention if not corrected.

Finally, the average of 4.66 rating on likelihood to recommend implies that despite some question marks, a massive number of customers would vouch for Stanbic Bank's e-banking services. This is in agreement with what Power and Associates, 2009, had said: Highly committed customers are more likely to give referrals as well as be loyal to a product or service". Still, despite this, customer willingness to recommend the platform indicates that convenience and ease of use are two positive drivers important for driving customer loyalty of e-banking services.

5.2 Conclusions

The outcome of the customer satisfaction study on Stanbic Bank e-banking services gave a balanced view of strengths and areas of critical improvement concerning the performance of the platform. On the whole, customers hold a positive view of the e-banking platform. More than three-fifths strongly agreed that the platform was user-friendly and easy to navigate, with a high 4.32 mean score. The satisfaction is thus with the design of the platform and its functionality in view of the customer's needs, hence helping boost the overall banking experience of customers. Also, the facilities of e-banking scored high in convenience, with a mean score of 4.21, indicating that customers appreciate that carrying out transactions online is easy. The access to a variety of services, scoring an average of 4.03, adds weight to the ability of Stanbic Bank to meet the diversified requirements of various customers. Value-added service offering that attracts new customers while retaining the loyalty of the current customers, places the bank in the league of key competitors in the commercial banking space. Also, a very high mean score of 4.66 for recommending the e-banking services underlines generally favorable perception of customer experiences and suggests that satisfied customers are likely to be able to act as advocates for the bank, which in turn can substantially enhance its reputation and market position.

These strengths are offset by some significant weaknesses which the bank needs to focus on to improve overall customer satisfaction and thereby perpetuate trust. Shockingly, 19.4% reported being confident in the security measures put in place, hence giving a disturbing mean score of 1.58. This dismal vote of no confidence exposes a critical vulnerability in that customer trust and satisfaction can be greatly impaired. It is, therefore, highly recommended that Stanbic Bank develops and communicates improvements in the security protocols as an urgent concern. Also, the effectiveness in customer support received a low mean score of 2.25, with 57.4% being dissatisfied. This means the bank needs to invest in responsiveness and effectiveness in customer service because those are very crucial in the digital banking space when customers need immediate help. In general, the quality of e-banking services is moderately satisfactory, with a mean score of 3.36, indicating that many customers are not very satisfied and identify certain areas that need attention for improvement. Issues of the transparency of fees in the mean score of 2.58 show that a customer wants more clear communication of how much it costs to use e-banking services. These are issues that have to be addressed if positive customers' relations are to be built and feelings of dissatisfaction to be avoided. Finally, the mean score of 3.39 that associates with the occurrence of technical problems, indicates that even though some customers find the services reliable, problems are still evident, which may lead to irritation. This calls for periodic updating and maintenance of the e-banking system in order to enhance the overall user experience of the customers.

5.3 Recommendations

Recommendations to help improve the overall customers' experience in regard to Stanbic Bank's electronic banking services and give the bank a better competitive edge can be formulated from the findings presented on customer satisfaction.

Increase in Security: With such critical concerns about security, it is actually incumbent upon Stanbic Bank to put in extra effort into ensuring that enhanced security mechanisms are enforced. This can be achieved through advanced encryption technologies, use of multi-factor authentication, and frequent security audits. Besides, this should also be communicated transparently to the customers so that they rebuild their trust and develop confidence again in the security of the e-banking services offered.

Improve Customer Care Services: From the fact that support services have a low level of satisfaction, it is clear that serious work in this area is required. Stanbic Bank should go into proper training programs for customer service representatives to enhance responsiveness to customers and effectiveness. Secondly, this may involve introducing a dedicated line for inquiries related to e-banking through live chat or a 24/7 helpline. With timely support, customers will be satisfied and experience overall improvement in service.

Improve Fee Transparency: In the case of Stanbic Bank, with the poor recording of concerns about fee transparency, this needs to be comprehensively clearly stated and thus applies to all e-banking services. Breakdowns of charges may be shown on the website or through in-app notifications while regular communication of the same may take place via emails or newsletters. Customers will trust and become satisfied if they are taken through what costs are implied on their transactions.

Conduct regular user experience studies and focus groups: Stanbic Bank, from time to time, should conduct usability tests in regard to the e-banking platform and be ready to listen to the sentiments of its clients. This could include surveys, focus groups, or usability testing sessions to identify pain points and areas for improvement. The bank will be basing decision-making on refining its services to meet the needs of their customers' active participation in the process.

The significant score on concerns of technical problems signifies that it is important for the bank to develop a practical way of identifying and resolving technical issues. Regular system maintenance, updating, and quick IT support will do much in minimizing disruptions and increasing the reliability of the e-banking platform.

Improve customer education and awareness: Stanbic Bank is supposed to implement educative activities on how customers can best acquire confidence in the use of the e-banking services. This involves informing them about the features of the platform, including security measures that have been put in place and the best practices available while doing online banking. Workshops, webinars, and informative content published on the bank's website could empower customers to be able to use and engage in this platform safely.

Availing Customer Feedback to Achieve Improvement: Bank management needs to design a formal mechanism for customer feedback about the level of services related to e-banking. From such analysis of customer feedback, banks can find the leading trend in their series, know which

problems are recurring and thus make decisions based on the evidence of such data to improve service quality and enhance customer satisfaction.

5.4 Areas for further research

Following are some areas suggested for further research

A study should be conducted to investigate how customer care services relate to customer satisfaction in banking institutions.

There is a need to carry out a study on the effect of computerized banking system on service delivery in commercial banks.

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APPENDICES

Appendix 1: Questionnaire

UGANDA CHRISTIAN UNIVESITY

SCHOOL OF BUSINESS

DEPARTMENT OF UNDERGRADUATE

A questionnaire for customers of Stanbic Bank at the headquarters Kampala Branch

Dear respondent,

I am Ayebare Dyline a student of Uganda Christian University conducting a research study on “the impact of electronic banking on customer satisfaction in commercial banks in Kampala” as a partial fulfilment of the requirement for the award of a bachelor’s degree in business administration of Uganda Christian University.

I am kindly requesting you to assists me in this study by answering the following questions. I assure you that your information will be printed with utmost confidentiality.

SECTION A

Instruction: Tick or Write answers where applicable.

1. Gender of respondents

a) Male

b) Female

2. Age of respondents

a)15-25 b) 25-35 c) 35-45 (d)45-55

e) 56 and above

2. Marital status of respondents

(a) Single (b) Married

3]. Level of education

a) Primary b) Secondary c) Institution/University level

If others specify.....

SECTION B: The effects of Inter banking operations on customer satisfaction

Instructions:

On a scale of 1-5, tick in the appropriate box on how you strongly agree or disagree with the statements given.

Scale	1	2	3	4	5
	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree

NO	Statement	1	2	3	4	5
1	Stanbic Bank's interbanking services have improved the accessibility and convenience of my banking transactions.					
2	I am satisfied with the reliability and efficiency of Stanbic Bank's interbanking transactions.					
3	Stanbic Bank provides effective and responsive customer support for its interbanking services.					
4	Stanbic Bank's interbanking services have positively contributed to my overall banking experience.					
5	Stanbic Bank's interbanking services are a key factor in my decision to choose them over other banks.					
6	The fees associated with Stanbic Bank's interbanking services are reasonable and transparent.					

7	I feel confident in the security of my transactions when using Stanbic Bank's interbanking services.					
8	Stanbic Bank's interbanking services allow for quick and easy transfers between accounts.					
9	I receive timely notifications regarding my interbanking transactions from Stanbic Bank.					
10	Stanbic Bank's interbanking services meet my expectations for speed and efficiency.					
11	I would recommend Stanbic Bank's interbanking services to others based on my experience.					
12	The availability of interbanking services played a significant role in my overall satisfaction with Stanbic Bank.					

SECTION C: the impact of e-banking services on customer satisfaction in commercial banks.

Instructions:

On a scale of 1-5, tick in the appropriate box on how you strongly agree or disagree with the

Scale	1	2	3	4	5
	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree

Statement	1	2	3	4	5
1. Stanbic Bank's e-banking services are user-friendly and easy to navigate.					
2. Stanbic Bank's e-banking services have improved the accessibility and convenience of my banking transactions.					
3. I am confident in the reliability and security of Stanbic Bank's e-banking services.					
4. Stanbic Bank's e-banking services have increased the efficiency and saved me time compared to traditional banking methods.					
5. I am satisfied with Stanbic Bank's e-banking services, and they have positively influenced my decision to continue using their services.					
6. I receive timely notifications and updates regarding my e-banking transactions.					
7. The availability of e-banking services allows me to manage my finances more effectively.					
8. Stanbic Bank's e-banking platform provides a wide range of services that meet my banking needs.					
9. I have experienced minimal technical issues when using Stanbic Bank's e-banking services.					
10. Stanbic Bank's e-banking services enhance my overall banking experience.					
11. I would recommend Stanbic Bank's e-banking services to others based on my experience.					

12. The ease of access to e-banking services has increased my overall satisfaction with Stanbic Bank.					
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SECTION D. factors influencing customer's satisfaction of E-banking services.

Instructions:

On a scale of 1-5, tick in the appropriate box on how you strongly agree or disagree with the statements given.

Scale	1	2.	3	4	5
	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree

N0.	Statement	1	2	3	4	5
1.	Stanbic Bank's e-banking platform is user-friendly and easy to navigate.					
2.	I feel confident in the security measures in place for Stanbic Bank's e-banking platform.					
3.	Stanbic Bank provides responsive and effective customer support for their e-banking services.					
4.	I am satisfied with the overall quality of Stanbic Bank's e-banking services.					
5.	Stanbic Bank's e-banking services have positively influenced my decision to continue using their banking services.					
6.	I can rely on the consistent performance and transaction processing of Stanbic Bank's e-banking services.					

7.	I receive timely notifications and alerts related to my e-banking transactions.					
8.	The wide range of services available through Stanbic Bank's e-banking platform meets my banking needs.					
9.	I have experienced minimal technical problems while using Stanbic Bank's e-banking services.					
10.	Stanbic Bank's e-banking services have made my banking experience more convenient.					
11.	I find the fees associated with Stanbic Bank's e-banking services to be fair and transparent.					
12.	I would recommend Stanbic Bank's e-banking services to friends and family based on my experience.					

Thank you very much for your time, cooperation and sincerity may God bless you.

Appendix 2: Data Collection Letter

