

NABIRYO PRISCILLA (2011-M102-40032)

The Effect of Customer Compliance on E-banking Transactions In Banking Institutions: A Case Study of Centenary Bank, Kyotera Branch

The study focused on the effect of customer compliance on e-banking transactions in banking institutions. The objectives were: to find out the extent to which customers comply to e-banking transactions, to establish how the introduction of the ATM affects customer compliance with e-banking transactions in Kyotera centenary bank, to find out how security concerns in use of e-banking facilities affect the level of customer compliance. To identify factors and barriers in using e-banking with regard to banks taking Centenary Bank Uganda as the case study. The study considered four theories in its literature review, that is; the theory of reasoned action, the theory of planned behaviour, the technology acceptance model and the queuing theory. All these theories were discussed in relation to the effect of customer compliance to e-banking transactions in banking institutions. The data were collected from the staff of centenary bank Kyotera branch, as well as her customers. The methods for data collection included primary and secondary techniques used in data interpretation and analysis and the results were presented in form of percentages. All in all the findings identified that centenary bank Kyotera branch has a functional e-banking facility that has integrated customer compliance issues in its service delivery. Services such as depositing and withdrawing money cannot only be done at counters but as well as through other e-banking facilities. The findings also revealed that clients of Centenary bank had enrolled for these facilities. However, a few had complied with their usage. The recommendations are that Centenary bank should carry out customer sensitisation for e-banking services and products.

Key words: Customer, Compliance, E-banking, Banking