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E-banking and Customer Service in Commercial Banks: A Case Study of Barclays Bank Uganda limited, Kampala Road Branch

The purpose of the study was to establish the relationship between electronic banking and customer service in commercial banks with a case study of Barclays Bank Uganda Limited, Kampala road branch. The researcher chose this commercial bank because of its strong market presence and its very long existence in the country. The methodology involved the analysis of the tools of electronic banking such as online banking. The sample was obtained using the simple random sampling technique while the survey instruments used were an interview guide comprising of open-ended questions and questionnaires with Likert type of questions. The Likert type questions have a 5 point scale (1 = I strongly disagree and 5 = I strongly agree). The instrument was administered to about 100 respondents. The statistical data were analysed quantitatively and qualitatively. The quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS) version 17.0. The objectives were analysed with Pearson's Correlation Coefficient Index (Pcc) test statistic and frequency percentages. Qualitative data were interpreted through explanations using the respondents' open responses. From the findings of the study, it was discovered that electronic banking had a positive impact and highly improved on customer service in the bank. The researcher, thus, concluded that e-banking has a very significant relationship and positive satisfaction. The research then recommended that; there is need to install fast service e-banking systems, need for trust building among the customers in commercial banks with e-banking products and services, need to ensure security and privacy for all e-banking products and services, monitoring and evaluating the usage of the implemented e-banking technologies and placing more emphasis on the awareness of electronic banking while educating individual customers on its existence and benefits.

Key words: Customer, E-banking, Service, Commercial, Bank