

# **Electronic Banking on Customer Satisfaction on Embu Family Bank**

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## **Abstract**

This study presents what effects electronic banking has on customer satisfaction in comparing with traditional brick and mortar banking service, its relationship with that of age, occupation and occupation, its effects on branch visits, the level of customer understanding about electronic banking and the opportunities and challenges of electronic banking. The paper tried to see all the above among 402 properly filled and returned questionnaires of electronic banking customers in the Embu Family Bank. The study used tables, percentages, chi-square independency test to see the relationship between demographic characteristics and electronic banking, independency test to see the visits of branches before and after electronic banking by customers is significant or not and regression analysis test has been conducted to explain the variables which determine customers satisfaction in electronic banking. The results of the study implied that majority of users of electronic banking are young, educated, salaried and students, business men and women are not actively using the service of electronic banking and there is also a relationship between electronic banking and demographic characteristics, electronic banking currently provided for saving and current account holders only, electronic banking has improved customer satisfaction, reduced frequency of bank hall for banking services, reduced waiting time for customers, there are customers who don't know the fee charged for being electronic banking users, the bank customers' satisfaction increased after being electronic banking users, enabled customers to control their account movements and there is high opportunity to expand electronic banking service in Embu