

**ELECTRONIC BANKING AND CUSTOMER SATISFACTION IN BANKING  
INSTITUTIONS IN KIGALI RWANDA**

**BY**

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### **ABSTRACT**

This study aimed at establishing the relationship between electronic banking and customer satisfaction among banking institutions in Kigali Rwanda. It was guided by three objectives that included; i) examining the effect of ATM usage on customer satisfaction in selected Banking institutions in Kigali , Rwanda; ii) establishing how electronic funds transfer affects customer satisfaction in selected Banking institutions in Kigali , Rwanda; iii) establishing how Telephone banking affects customer satisfaction in selected Banking institutions in Kigali Rwanda. This research employed descriptive correlation research design to describe the relationship between variables. The study population was 1000 and sample size was 285 respondents. The findings revealed the following; ATM usage significantly affects customer satisfaction in selected banking institutions in Kigali Rwanda, electronic funds transfer has a significant effect on customer satisfaction in Selected banking institutions in Kigali Rwanda, and lastly, telephone banking has a significant relationship on customer satisfaction in Selected banking institutions in Kigali Rwanda. The researcher concluded that; effective ATM usage increases customer satisfaction in Selected banking institutions in Kigali Rwanda, improvement in electronic funds transfer increases customer satisfaction in selected banking institutions in Kigali Rwanda, effective telephone banking improves customer satisfaction in selected banking institutions in Kigali Rwanda and ineffective telephone banking reduces customer satisfaction, the researcher concluded that better electronic banking increases the level of customer satisfaction among banking institutions in Kigali Rwanda, and conversely infective electronic banking system reduces it. The researcher recommended that; the banking institutions in Kigali Rwanda should set up more ATM machines, this will make the customers access the services all the time, the banking institutions in Kigali Rwanda should carry out different workshops aiming at teaching their clients, hence providing them with all the knowledge and skills of using ATM machines, the banking institutions in Kigali Rwanda should provides electronic funds transfer services 24 hours, hence helping the clients to access the services all the time, the banking institutions in Kigali Rwanda should improve more on the customers' feedback, these banks without delay should respond to clients' problems, suggestions, and complaints immediately, the staff of the selected banking institutions in Kigali Rwanda should be able to help the customers whenever they experience any problem with electronic banking system, and it should be handled in a prompt manner, the staff of the selected banking institutions should be able to help the customers that whenever they request for any service in these banks, they render it so fast to the customers, and the researcher recommends that the banking institutions in Kigali Rwanda should use