

**ELECTRONIC BANKING AND SERVICE DELIVERY IN ORIENT BANK
LIMITED, KAMPALA CENTRAL DIVISION
KAMPALA, UGANDA**

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DECLARATION

I, the undersigned declare that this Thesis "**Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda** " is my own original compilation and has never been presented to any organization or institution of higher learning either as a paper or for any academic award.

I also hold full responsibilities for all the mistakes in this study.

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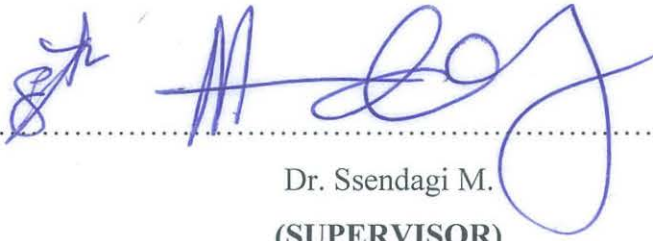
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APPROVAL

This is to acknowledge that this Research Thesis "*Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda*" by Mohammad Saqlain , has been submitted under my close supervision and is now ready for submission to the College of Higher Degrees and Research of Kampala International University with my approval.

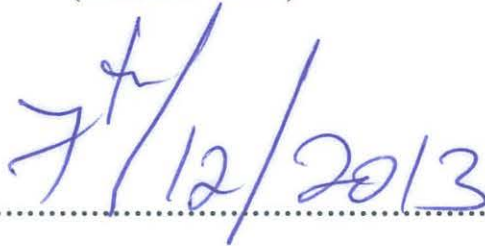
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DEDICATION

I dedicate this piece of work to the Almighty God. I further would want to remember my colleague the academicians who played a very fundamental role in guiding me throughout my academic endeavors.

This research report is written in honour of my beloved country, distinct family and Academicians as well as those who struggle to build and develop the economy of this country through setting a firm academic system for this country without any racial, religious, political, cultural and tribal differences.

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Panelists, among other examiners, I am shaped by every language and culture, drawn from every end of this Earth; our challenges may be new. The instruments with which we meet them may be new. But those values upon which our success depends - hard work and honesty, courage and fair play, tolerance and curiosity, loyalty and patriotism - these things are old and are true.

Also I would like to express my sincere appreciation to all those who provided assistance, encouragement, and support throughout the course of this thesis.

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TABLE OF CONTENTS	PAGE
DECLARATION	I
APPROVAL	II
DEDICATION	III
ACKNOWLEDGEMENTS	IV
TABLE OF CONTENTS	V
LIST OF TABLES	VIII
LIST OF FIGURES	IX
ACRONYMS	X
 CHAPTER ONE	 1
INTRODUCTION	1
1.0 INTRODUCTION	1
1.1 BACKGROUND OF THE STUDY	1
1.2 STATEMENT OF THE PROBLEM	6
1.3 RESEARCH OBJECTIVES	7
1.4 RESEARCH QUESTIONS	7
1.5 HYPOTHESIS	7
1.6 SCOPE OF THE STUDY	8
1.7 SIGNIFICANCE OF THE STUDY	9
1.8 OPERATIONAL DEFINITIONS OF KEY TERMS	9
 CHAPTER TWO	 11
REVIEW OF RELATED LITERATURE	11
2.0 Introduction	11
2.1 Theoretical Review	11
2.2 Electronic Banking	14
2.3 Customer Service Delivery	23
2.3 Theoretical Perspective	26
2.4 Related Studies	27

CHAPTER THREE.....	32
METHODOLOGY	32
3.0 Introduction.....	32
3.1 Research Design	32
3.2 Research Population and Sample Size.....	32
3.3 Sampling Procedure	33
3.4 Research Instruments	33
3.5 Validity	34
3.6 Reliability.....	35
3.7 Data Gathering Procedures	35
3.8 Data Analysis Techniques	36
3.10 Ethical Consideration.....	36
3.11 Limitations of the Study	37
 CHAPTER FOUR.....	 39
PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS	39
4.0 Introduction	39
4.1 Profile of Respondents	39
4.2 Level of Electronic Banking.....	41
4.3 Extent of Service Delivery	50
 CHAPTER FIVE	 59
FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	59
5.0 Introduction	59
5.1 Summary of Findings.....	59
5.2 Conclusions.....	65
5.3 Recommendations.....	66
5.4 Areas For Further Research	71

REFERENCES.....	72
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APPENDICES.....	76
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Appendix 1A: Transmittal Letter From Spgsr	76
--	----

Appendix 1B: Transmittal Letter For The Respondents	77
---	----

Appendix II: Clearance From Ethics Committee	78
--	----

Appendix Iii: Informed Consent.....	79
-------------------------------------	----

Appendix IVA: Face Sheet: Demographic Characteristics Of The Respondents.....	80
---	----

Appendix IVB: Questionnaire To Determine The Level Of Electronic Banking.....	81
---	----

Appendix IVC: Questionnaire To Determine The Extent Of Service Delivery.....	83
--	----

Appendix V: Adopted Data Presentation Through Tables	85
--	----

Append VI: Sample Size Determination.....	87
---	----

Researcher's Curriculum Vitea 2013.....	88
---	----

Sketch Map of Kampala Central Division Showing the Location of Orient Bank Limited.	92
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LIST OF TABLES

Table	Page
Table 3.1: Respondents of the study.....	33
Table 3.2: Validity of the data analysis.....	34
Table 3.3: A cronbach alpha of coefficients for reliability instrument.....	35
Table 3.4: Interpretation of mean Range.....	36
Table 4. 1: Profile of respondents (n=150).....	40
Table 4.2 A: Level of electronic banking in terms of; Network administration and ATM, Security management, Internet banking server, internal network servers. (n=150).....	43
Table 4.2 B Level of electronic banking in terms of; Automated decision support systems, Core processing system, E-commerce. (n=150).....	47
Table 4.3 A: Extent of service delivery in terms of; Professionalism, Creativity and innovation, Team work, Unity of purpose (n=150).....	51
Table 4.3 B Extent of service delivery in terms of; Effective corporative governance, Respect for customers (n=150).....	55
Table 4.4: Significant relationship in the level of Electronic Banking and Service Delivery in Orient Bank Limited, Kampala Central Division Kampala District, Uganda.....	57
Table 4.5: Regression Analysis between the Dependent and Independent Variables.....	58
Table 5: Socio-Demographic Characteristics of the Respondents	85
Table 6: Summary of contracts on Electronic Banking.....	86
Table 7: Summary of contracts on service delivery.....	86

LIST OF FIGURES

FIGURES	Page
Figure 1: Conceptual framework.....	13

ACRONYMS

ATMS	Automated Teller Machines
B2B	Business-To-Business
CVI	Content Validity Index
EFT	Electronic Fund Transfer
EFTPoS	Electronic Funds Transfer at Point of Sale
FA	Factor Analysis
IMC	Integrated Marketing Communications
IDS	Intrusion detection system
IT	Information Technology
IVR	Interactive Voice Response
PINS	Personal Identification Numbers
PLCC	Pearson Linear Correlation Coefficient
SPSS	Statistical Package For Social Science

ABSTRACT

The study intended to establish the relationship between “*Electronic Banking and Service Delivery in Orient Bank Limited, Kampala, Uganda*”. The findings indicated that majority of respondents were male (68%) in the age bracket of 20-39 years (46%), most of respondents (37%) were Bachelor holders, a large number of the respondents in this sample were tellers (34%) and had worked for 2-3 years (53.3%), these were followed by those who have worked for 3 years and above (33.3%) and only 13.3% had worked for 1-2 years. Regarding Electronic Banking, the findings reveal that, Network administration and ATM was rated the highest (average mean=2.86), Security management (average mean=2.84), E-commerce Application (average mean=2.73), Internet banking server (average mean=2.51), Core processing system and cost (mean=51), Automated decision support systems (mean=2.50), and Internal network servers (mean=2.40) as well as an overall mean of 2.62. Regarding **service delivery**; Respect for customers was ranked the highest (average mean=3.00), followed by Professionalism (Average mean=2.81), Unity of purpose (Average mean=2.80), Effective corporative governance (average mean=2.74), Creativity and innovation (average mean = 2.70), Team work (average mean=2.68) and finally with an overall mean of 2.79). The findings indicated a positive significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda, since the sig. value (0.037) was less than 0.05 which is the maximum level of significance required to declare a significant relationship in social sciences. Basing on these results the stated null hypothesis was rejected and a conclusion made that increased electronic Banking influences the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda. The research recommended that, Orient Bank Limited Implement policies and controls according to the sensitivity and importance of data; Update plans, policies and systems regularly, removing key elements of sensitivity risk assessments; Develop e-banking systems in tandem with regularly tested bank contingency, business continuity and customer service plans; Identify expertise, as well as address staffing needs, and training Requirements; Monitor developments and changes in relevant consumer and banking laws, rules and regulations, and take adequate measures to ensure compliance and Assess the legality of customer transfers and ensure that all relevant information has been included.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

1.1 Background of the Study

1.1.1 Historical background

Electronic banking is one of the first things that comes are thought of when one thinks about the future of banking. It is generally assumed that electronic banking is new and that it will replace or supplement many channels of delivery of retail banking services. The term electronic banking as used here refers to any banking activity accessed by electronic means. It includes automated teller machines (ATMs), automated call centers, digital cash, Internet banking, screen telephones, and so on. These channels of delivery can be used for presenting and paying bills, buying and selling securities, transferring funds, and providing other financial products and services (Gup, 2003).

Electronic banking can be used for retail banking and business-to-business (B2B) transactions, as well as for facilitating large-dollar transfers. Equally important, electronic banking is a worldwide phenomenon. As the term is used here, it involves transactions. Some institutions only offer web sites that provide information about services offered but do not allow for transactions. These would not be covered under the definition of electronic banking. However, websites that are transactional are considered electronic banking. Electronic banking and the Internet in general are forcing a shift in the way banks and other businesses organize and the way they think of themselves.

Today banking industry is changing rapidly. With the development of international economy and competitive markets, also banks are affected; the main force in this environment is technological that case to break barrier of legal, geographic and industry and has create new products and services. Today's many banks provide their services as electronic. The main objective of this study examine of effective factors on customer trust in electronic banking services in Uganda

A shift is taking place from vertical integration to virtual integration. Banks and other financial intermediaries must realize that they are in the financial information industry. The Internet makes it possible to bring both customers and suppliers together to share critical business information (Gup, 2003). E-banking helps banks relay and show to their clients how good their services are and that the services they offer are of better standards. Through E-banking the company can show the clients that they are better than competitors and can give them satisfaction guaranteed (Sifuna, 2012)

Over thirty-five years have passed since academics began speculating on the impact that information technology (IT) would have on organizational structure. The debate is still on-going, and both researchers and managers continue to explore the relationship between IT and organizational structure. This relationship is becoming increasingly complicated by both the rapidly changing nature of IT and the increasing environmental turbulence faced by many organizations. As organizations need to process more information under these uncertain conditions, IT is one possible way for organizations to increase their information processing capability (Cronin, 1997). However, other, more organizational tools are also at their disposal for processing more information. These include task forces, lateral relationships, self-contained work groups, and slack resources. Thus, the relationship between IT and organizational structures is not a simple one (Earl, 1998).

IT has a dramatic effect on both people's personal and professional lives. IT is also changing the nature of organizations by providing opportunities to make fundamental changes in the way they do business. Many of the opportunities are recognized and understood (Tan *et al.*, 2000). Yet a tremendous number of issues and consequences are only vaguely perceived while other questions are just now being raised (Beard, 1996). The technology is changing rapidly, with computing speeds and the number of transistor equivalents available in a given area of a microprocessor chip both doubling approximately every 18 months. Organizations

are acquiring more and more technology systems to assist in everything from manufacturing to the management of information to the provision and improvement of customer service. Harnessing and coordinating this computing power is the challenge. New tools and innovative perspectives with which to examine, interpret, and comprehend these rapidly evolving environments are always needed and sought (Beard, 1996).

IT is transforming the way that business is conducted. Computers prepare invoices, issue checks, keep track of the movement of stock, and store personnel and payroll records. Word processing and personal computers are changing the patterns of office work, and the spread of information technology is affecting the efficiency and competitiveness of business, the structure of the work force, and the overall growth of economic output. This transformation in the way in which information is managed in the economy constitutes a revolution that may have economic consequences as large as those brought about by the industrial revolution (Allen, 1994). Many people believe that the primary driving force behind this information revolution is progress in microelectronic technology, particularly in the development of integrated circuits or chips (Tan, 2000).

Thus, the reason that computing power that used to fill a room and cost \$1 million now stands on a desk and costs \$5000 or that pocket calculators that used to cost \$1000 now cost \$10 is that society happens to have benefited from a series of spectacularly successful inventions in the field of electronics. But fewer people understand why the introduction of information technology occurred when it did or took the path that it did, why data processing came before word processing or why computers transformed the office environment before they transformed the factory environment. Because this technology oriented view of the causes of the information revolution offers little guidance to the direction that technological developments have taken thus far, it offers little insight into the direction that they will take in the future (Allen & Morton, 1994).

1.1.2 Theoretical background

Theoretically, This study was based on the Theory of Electronic Conspiracy of Gary North (2010) . it is said to be a variant of modern New World Order conspiracy theories. The theory consists of the belief that a secret group has attempted for centuries to reach world domination, even if the result by design would be world destruction. According to this theory, the worldwide dominion has been planned from antiquity and follows the following phases: (a) The substitution of precious metal-based coin currency by paper currency. This process began in the Renaissance, with the beginning of the use of tickets which allowed for people to have a tangible good (such as silver or gold pieces) by paper a more virtual, but comfortable, medium which the state was committed to provide the equivalent amount of precious metal if such was required. (b) The appearance of virtual money, with credit cards: money approaches wholly virtual status. Money is no longer a tangible paper- or metal-based object but rather a series of numbers recorded in magnetic stripes. (c) The proliferation of Internet and Electronic commerce: credit cards are no longer required in order to purchase or sell goods and services from an Internet-connected computer. (d) The concentration of the worldwide bank into few hands, by means of continuous international banking fusions.(e) The worldwide implementation of an electronic identity card. And (f) The great worldwide blackout. A tremendous disaster will take place when, after a great electrical blackout on a planetary scale, the data of all electronic accounts erase simultaneously. After this event, chaos and poverty will immediately ensue throughout the planet; and civilization will revert to its primitive forms of slavery to survive. This is the last aim of the "secret organization" which has spent centuries guiding this process. The worldwide blackout will be preceded by partial blackouts that would only be tests and "signals" to communicate that different phases of the process are being fulfilled.

1.1.3 Conceptual Background

According to this study the independent variable is Electronic banking which is any banking activity accessed by electronic means. It includes automated teller machines, automated call centers, digital cash, Internet banking, screen telephones, and so on. It is also known as electronic fund transfer, uses computer and electronic technology in place of checks and other paper transactions. EFTs are initiated through devices like cards or codes that let you, or those you authorize, access your account. Many financial institutions use ATM or debit cards and Personal Identification Numbers for this purpose. Some use other types of debit cards that require your signature or a scan.

According to this study the dependent variable is Service Delivery which is in this *case* the provision of framework for customer service as a process and an outcome. Customer expectations, loyalty satisfaction, product versus service delivery, measurement, brand equity, regional and cultural differences, and organizational impact are the factors revolving in the carrying out of a good business and hence will gain the loyalty of customers.

1.1.4 Contextual Background

This study was confined to Orient Bank Limited, Main Branch-Kampala Central Division - Kampala District, Uganda. Kampala is the largest city and capital of Uganda. The city is divided into five boroughs that oversee local planning: Kampala Central Division, Kawempe division, Makindye Division, Nakawa Division and Lubaga Division. The city is coterminous with Kampala District. The participants in this study will comprise mainly employees, customers, authorities, and Auditors and management of these selected companies. It was conducted in Orient Bank because of its adoption of electronic payment in line with electricity bills, e-water payment, use of Automated Teller Machines because of

1.2 Statement of the Problem

Although electronic banking is a faster way for clients to transact with the banks personnel, convenience ways in accessing the accounts of the customers and giving them the freedom for the easy access and transactions that are in their favor. While numerous studies have been undertaken to examine issues in the wider context of E-banking and customer loyalty, comprehensive research in the area of E-banking issues and customer preferences in the specific context of Ghana has been rather limited. It increases and modifies existing risks and creates new risk management challenges. They can still transact with banks while on the comfort and safety of their homes and businesses. Banks are finding it hard to thrive in exploiting electronic banking unless the right electronic banking infrastructure and development are in place to meet the demands of the users. This is due to; lack of compatibility with more than one browser, poor overall web design, Poor customer service options, under estimating security concerns of customer, e-mail hackers, inadequate information Technology skills among financial users, frauds and other internet crimes. E-banking are also facing challenges such as customer preference of the E-banking facility, convenience of clients to utilize and adopt E-banking facilities. Electronic banking determines what can be offered to customers, but only customers determine which of those technologies will be accepted. Customer service delivery may increase based on the want, need, times, power of buying, and status. However, according to Locket & Littler (1997), physical banks assure customers that their banks has substantial resource and guarantee the security of their savings.

Because of rapid changes in information technology, no description of such risk categories can be exhaustive. The kind of attitude and strategy the staff in Orient Bank limited exhibits is truly critical. The complications that affect customer-focused approach will also be tackled. Technology is changing at a rapid pace making it difficult for both the customer and the bank to determine the best approach. Particular problems arise with trying to integrate new channels with legacy channels. It is for these reasons that academic research is needed in this newly emerging delivery channel (Daniel & Storey, 1997). It is upon this background that the research took a keen interest to examine the relationship

between Electronic Banking and Service delivery in Orient Bank Limited, Kampala Central Division, Republic of Uganda

1.3 Research Objectives

The study aimed at establishes the relationship between the level electronic banking and extent of service delivery in Orient Bank Limited, Kampala Central Division Kampala District, Uganda. The study focuses on the following specific objectives;

- (i) To establish the level of electronic banking in terms in Orient Bank Limited, Kampala Central Division, Uganda.
- (ii) To examine the level of Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda
- (iii) To determine whether there is a significant relationship in the level of Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda.

1.4 Research Questions

- (i) What is the level of electronic banking in Orient Bank Limited, Kampala Central Division Kampala District, Uganda?
- (ii) What is the level of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda?
- (iii) Is there a significant relationship between electronic banking and service delivery in Orient Bank Limited, Kampala Central Division Kampala District, Uganda?

1.5 Hypothesis

This study was guided by a null hypothesis of:

There is no significant relationship between Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda

1.6 Scope of the Study

1.6.1 Geographical Scope

The study confined to Orient Bank Limited, Kampala Central Division Kampala District, Uganda.

1.6.2 Theoretical Scope

This study was based on the Theory of Electronic Conspiracy of Gary North (2010). According to this theory, the worldwide dominion has been planned from antiquity and follows the following phases: 1. The substitution of precious metal-based coin currency by paper currency. This process began in the Renaissance, with the beginning of the use of tickets which allowed for people to have a tangible good (such as silver or gold pieces) by paper a more virtual, but comfortable, medium which the state was committed to provide the equivalent amount of precious metal if such was required. 2. The appearance of virtual money, with credit cards: money approaches wholly virtual status. Money is no longer a tangible paper- or metal-based object but rather a series of numbers recorded in magnetic stripes. 3.

1.6.3 Content Scope

The study was confined to electronic banking in terms of ; website design and hosting, firewall configuration and management, intrusion detection system or ids, network administration, security management, internet banking server, e-commerce applications, internal network servers, core processing system, programming support, and automated decision support systems and service delivery in orient bank limited in terms of professionalism, creativity and innovation, teamwork, unity of purpose, effective corporate governance, and respect for customer”

1.6.4 Time Scope

The research study covered a period of four year that is to say from 2009 to 2013. It was conducted within four year . It started with a concept note.

1.7 Significance of the Study

The study findings shall be used as reference for future researchers in this study or related studies having contributed to operational definition of key concepts, literature and methodology for such future studies.

The findings shall help policy makers in the different producers and exporter of dried fruits firms to develop attitudes, create awareness, and transmit information in order to gain a response from the target market

The study shall also streamline customers in their bid to secure dependable, reliable product/ service free from errors and/or defects. This would enhance customer satisfaction and increased product acceptance to gain sufficient market share.

The findings of the study shall encourage greater plantings and production of varieties of tropical fruits best suited for preservation through drying .It will also streamline Customers in their bid to secure dependable, reliable product/ service free from errors and/or defects. This would enhance customer satisfaction and increased product acceptance to gain sufficient market share.

1.8 Operational Definitions of Key Terms

Electronic Banking; refers to any banking activity accessed by electronic means. It includes automated teller machines, automated call centers, digital cash, Internet banking, screen telephones, and so on. It is also known as electronic fund transfer, uses computer and electronic technology in place of checks and other paper transactions. EFTs are initiated through devices like cards or codes that let you, or those you authorize, access your account. Many financial institutions use ATM or debit cards and Personal Identification Numbers for this purpose. Some use other types of debit cards that require your signature or a scan.

Automated Teller Machines; refers to electronic terminals that let you bank almost virtually any time. To withdraw cash, make deposits, or transfer funds between accounts, you generally insert an ATM card and enter your PIN. Some financial

institutions and ATM owners charge a fee, particularly if you don't have accounts with them or if your transactions take place at remote locations.

Service Delivery; Refers to the provision of framework for customer service as a process and an outcome. Customer expectations, loyalty satisfaction, product versus service delivery, measurement, brand equity, regional and cultural differences, and organizational impact are the factors revolving in the carrying out of a good business and hence will gain the loyalty of customers

Innovation refers to making meaningful change to improve an organization's products, services, programs, processes, operations, and business model to create new value for the organization's stakeholders. Innovation should lead your organization to new dimensions of performance. Innovation is no longer strictly the purview of research and development departments; innovation is important for all aspects of your operations and all work systems and work processes.

Creativity: refers to the act of turning new and imaginative ideas into reality. Creativity involves two processes: thinking, then producing. Innovation is the production or implementation of an idea.

Corporate governance refers to regulatory and market mechanisms, and the roles and relationships between a company's management, its board, its shareholders and other stakeholders, and the goals for which the corporation is governed

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

In this chapter, focus is more on the theoretical review, Conceptual Framework, review of related literature as well as the Research Hypothesis

2.1 Theoretical Review

The term “theory” has been explained by different scholars in different manners depending on the field of study (Tavallaei and Abu Talib (2010). This has led to a little consensus on a common definition of theory. For example, Foy et al., (2011) defines theory as an organized enunciations or expressions of consistent, heuristic statements that are related to major issues which convey a meaning the aim of an overall form of understanding. Gioia and Pitre (1990) argue that a theory is a statement of ideas and their interrelationships that explains the occurrences of phenomena. Theories help researcher to organize his or her views, understand the world and assess our actions.

The Theory of Reasoned Action (Ajzen & Fishbein, 1969, 1980) is concerned with predicting the intentions of individuals to perform a behavior basing on their attitudes and norms. There are generally three components of the theory: the behavioral intention, the subjective norm and the attitude. The theory suggests that a person’s behavioral intention is driven by the person’s attitude about the behaviour and subjective norms. The attitude is an expression of liking or disliking a person, place, thing or an event (attitudinal objects). The subjective norm takes in to consideration the the perception of referents to the individual if he is to perform the behaviour (Miller, 2005).

Generally the theory suggests that if a person intends to perform behaviour he or she is likely to perform it if he or she deems the outcome of the behaviour beneficial. The theory has been broadly used in modeling behavior of individuals in organizations (Celuch, 2012; Southey, 2011, Gaston 1994, Vellrand, 1992). In relation to this study, the individual’s intention to perform a behavior (transact with ATM) is the best predictor of consequent behavior such as continuous use or abandoning the use of ATMs. The intentions of the individuals are in turn

predicted by the attitudes towards the behavior (relative advantage of using ATM i.e the perceived advantage of ATM transactions over the counter transactions in commercial banks) and perceived social norms of the behavior (observability i.e. how the referents look at the individual either to possess or not to possess an ATM card). The Theory of Reasoned Action is criticized for not taking in to consideration the social factors. Social factors refer to all those influences from the environment which may have considerable impact on the behavior of the individual (Grandson and Mykyn, 2004). The second limitation to the theory is the postulation that when an individual intends to perform a behaviour he or she will act without limitations. In practice there are limitations such as ability to perform, time constraints and organizational limitations that obstructs the free acting of individuals.

Figure 1: Conceptual frame work

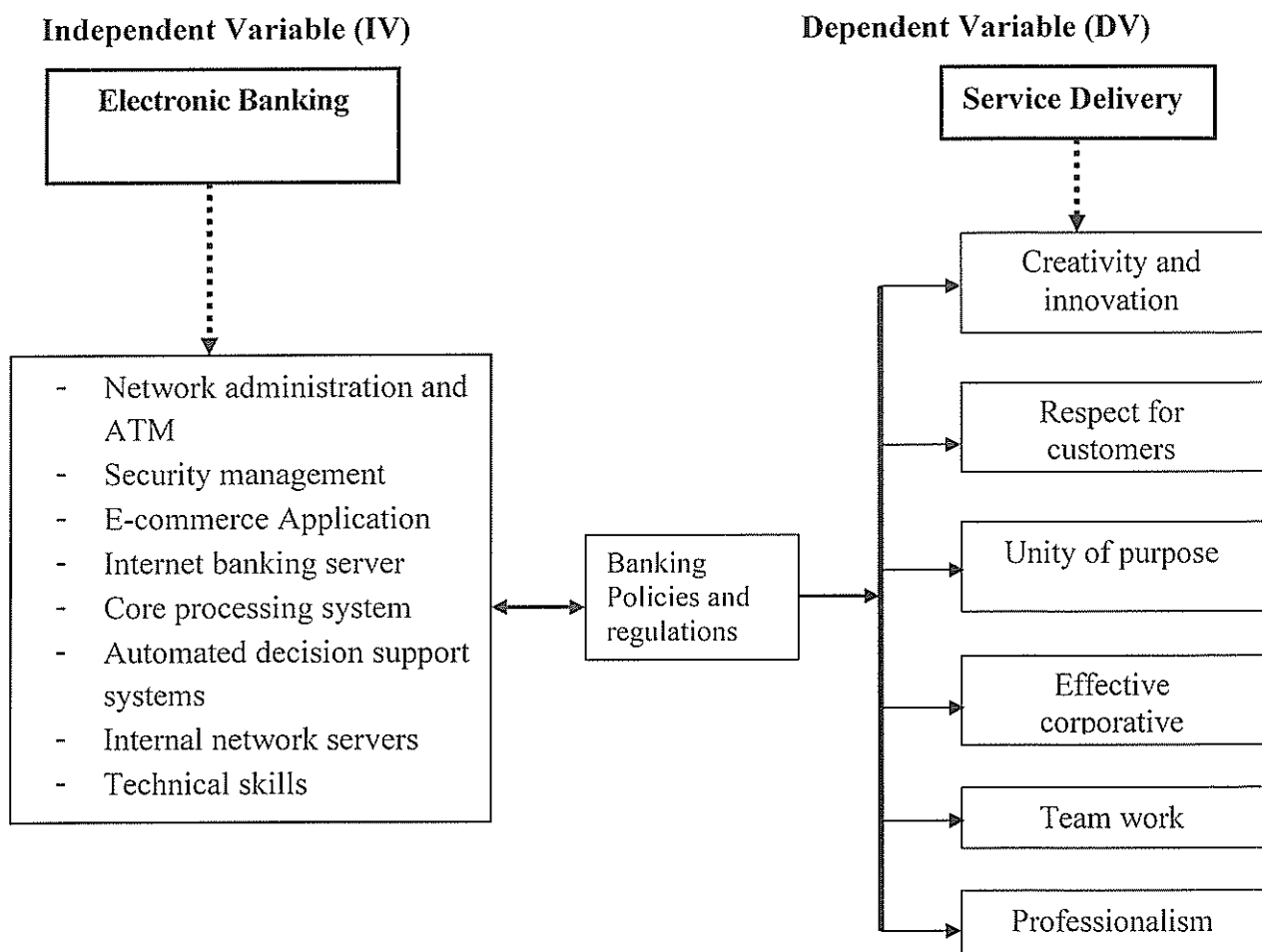


Figure 1 above shows that, for delivering of good services using electronic Banking , due to various challenges there should creativity and innovation, Respect for

customers , Unity of purpose, Effective corporate, Team work , Professionalism. The absence of ; Network administration and ATM, Security management, E-commerce Application, Internet banking server, Core processing system, Automated decision support systems and Internal network servers implies that is not easy to adhere to good service delivery .

You can use electronic funds transfer to: Have your salary deposited directly into your bank or credit union account; Withdraw money from your account from an ATM machine with a personal identification number (PIN), at your convenience, day or night; Instruct your bank or credit union to automatically pay certain monthly bills from your account, such as your auto loan or your mortgage payment; Have the bank or credit union transfer funds each month from your account to your mutual fund account; Have your government social security benefits cheque or your tax refund deposited directly into your account; Buy groceries, gasoline and other purchases at the point-of-sale, using a cheque card rather than cash, credit or a personal check.

Customers prefer E-banking for conveniences, speed, round the clock services and access to the account from any parts of the world (Cheng, 2006). E-banking offers benefits to banks as well. Banks can benefit from lower transaction costs as E-banking requires less paper work, less staffs and physical branches (Cheng, 2006). E-banking leads to higher level of customers' satisfaction and retention (Poatoglu & Ekin, 2001). E-banking reduces loan processing time as borrowers loan application can be viewed by loan processing and loan approval authority simultaneously (Smith & Rupp, 2003). Typically, loan applications received at branch level and send to head office for approval. This documents transfer to and from branch to head office consume much time and delay loan sanction period (Riyadh et al., 2009).

Customer service delivery attributes in the electronic banking industry are important, in view of the fact that online banking, mobile banking and ATM interaction are the main sources of service delivery. Therefore, offering high quality services to satisfy consumers' needs, at lower cost and fees, will be the

potential competitive advantage of electronic banking sustainability and growth in the future.

On the same note, the cost/fees determine by e-base banks are an important element to facilitate the usage of electronic banking which is reflected in the customer service delivery. According to Peter Drucker (1985), electronic banking is the answer to reduce cost/fees, and to solve the tension between sustainability and reaching the very poor. This means that, by creating new channels of delivering financial services at low cost, banks may find that these customers, who once seemed beyond the frontier of formal financial services, are in fact a profitable and attractive market.

2.2 Electronic Banking

E-banking is one of the products of e-commerce that duly provides services to large populations. E-banking is identified to be well suited for the microfinance that targets the poor populations and the areas where there is a little or access in banking services. This very same advantage is also applied among the people who belong in the middle and upper social status. However, the electronic transactions are still part of the regulation due to its heavy technological advancements and its interaction in the public. In addition, because of the continuous development and expansion of the services to the large populations, banking transactions are expected to be more popular because of the lower costs and power to reach thousand of users or customers (Ahmad, 2006). From the conventional cheques to modernized cards and other electronic banking instruments that are used to process transactions, e-banking in Uganda is described as comprised in retail payments (McAndrews *et al.*, 2001). The convenience resulting to e-banking reduced the volume and value of paper-based transactions in Uganda. Through the evolution of banking system emphasized in electronic mode, the retail payment transactions continuously increase for the foster development (Ahmad, 2009). Internet banking refers to the utilization of the Internet for performing transactions and payments by accessing a bank's secure website and pertains to the application of financial services and markets through the use of electronic communication and computation (Humphrey *et al.* ,2004).

The definition of electronic banking (E-banking) varies amongst researchers partially because electronic banking refers to several types of services through which a bank's customers can request information and carry out most retail banking services via computer, television or mobile phone (Daniel, 1999; Mols; 1998; Sathye, 1999). Different authors have defined it in different ways based on their understanding of the application of electronic banking. According to Daniel (1999), electronic banking is electronic connection between the bank and customer in order to prepare, manage and control financial transactions.

Sathye (1999) also asserted that electronic banking can be defined as a variety of the following platforms: (a) Internet banking (or online banking), (b) telephone banking, (c) television-based banking, (d) mobile phone banking, and (e) PC banking (or offline banking). In the opinion of Daniel (1999), E-banking is online banking (or Internet banking) which allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society. This implies that e-banking is a service that allows an account holder to obtain account information and manage certain banking transactions through a personal computer via the financial institution web site on the internet.

For many consumers, electronic banking means 24-hour access to cash through an Automated Teller Machine (ATM) or Direct Deposit of pay checks into checking or savings accounts (FTC, 2006). But electronic banking now involves many different types of transactions.

Electronic banking includes all electronic channels that customers use for access their accounts and pay bills or transfer money. These channels include: telephone, internet, mobile and digital TV (Gilaninia *et al*, 2011; lu,jetal, 2003).The modern banking system has got the attention of all the people in the world in the 1970s (Gilaninia & *et al*, 2011). In fact, we can say that an electronic banking phenomenon is considered of achievement electronic commerce and with growing electronic commerce in world and according to require of commerce to do banks operation as easy, fast and accurate, for funds transfer, thus electronic banking is essential in e-commerce. Electronic banking primarily is provided customers access to banking services through safe mediated and without the presence of physical

(Kahzadi, 2001). As an application of the Internet, ecommerce depends on information infrastructures and telecommunications for its development. Specifically, Stewart et al.(2002) point to the broadband penetration rate as one of the factors best explaining the different levels of e-commerce adoption and development observed in developed countries such as the United States, Canada, United Kingdom, and Australia, where in any case the conventional Internet access infrastructure is widely available (Dutta,1997). Iran in the field of ecommerce and internet as result internet banking, ranking 58th in world (Gilaninia *et al.*,2011).

According to banks activation, competition development and communication and information development at international level, today absorption and maintenance of customers in the country banking industry has been complicated by many degrees that itself led to reduction of banks interest. Richard and Sesser, 1990, declared that a decrease of 5% in customer number will lead to banks loosing 50% of their profit. According to carried out studies, 5% increase in maintenance of current customers will increase company profit by 25 to 125% (Rezvani *et al*, 2011; Beerli *et al*, 2007).

Internet banking is a new age banking concept. It uses technology and brings the bank closer to the customer. Internet banking refers to systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of bank"s website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmations (Thulani *et a.l*, 2009). For those that have access to the internet and a computer all you need to do is proceed to your banks website and login. From there you have access to all of your accounts that you have at that bank. Transfer funds between your accounts with ease. You can also use online banking to see how much money you have in your accounts and where the money you have spent has gone.

Telephone Banking

Telebanking (telephone banking) can be considered as a form of remote or virtual banking, which is essentially the delivery of branch financial services via

telecommunication devices where the bank customers can perform retail banking transactions by dialling a touch-tone telephone or mobile communication unit, which is connected to an automated system of the bank by utilizing Automated Voice Response (AVR) technology” (Balachandher *et al.*, 2001). It allows consumers to phone their financial institutions with instructions to pay certain bills or to transfer funds between accounts (FTC, 2006).

Credit Cards

A credit card is a small plastic card issued to users as a system of payment. It allows its holder to buy goods and services based on the holder's promise to pay for these goods and services. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user (Mavri & Ioannou, 2006). A credit card is different from a debit card in that it does not withdraw money from the users account after every transaction. The issuer lends money to the consumer to be paid to the merchant. Holders of a valid credit card have the authorization to purchase goods and services up to a predetermined amount, called a credit limit. The vendor receives essential credit card information from the cardholder, the bank issuing the card actually reimburses the vendor, and eventually the cardholder repays the bank through regular monthly payments. If the entire balance is not paid in full, the credit card issuer can legally charge interest fees on the unpaid portion.

Debit Cards

A debit card (also known as a bank card or cheque card) is a plastic card that provides an alternative payment method to cash when making purchases. Functionally, it can be called an electronic cheque, as the funds are withdrawn directly from either the bank account or from the remaining balance on the card. In some cases, the cards are designed exclusively for use on the internet, and so there is no physical card (Mavri & Ioannou, 2006). Like credit cards, debit cards are used widely for telephone and Internet purchases and, unlike credit cards, the funds are transferred immediately from the bearer's bank account instead of having the bearer

pay back the money at a later date. Debit cards may also allow for instant withdrawal of cash, acting as the ATM card for withdrawing cash and as a check guarantee card.

Intrusion detection system

An intrusion detection system (IDS) inspects all inbound and outbound network activity and identifies suspicious patterns that may indicate a network or system attack from someone attempting to break into or compromise a system. There are several ways to categorize an IDS: misuse detection *vs.* anomaly detection: in misuse detection, the IDS analyzes the information it gathers and compares it to large databases of attack signatures (Abdullah *et al.*, 2011). Essentially, the IDS looks for a specific attack that has already been documented. Like a virus detection system, misuse detection software is only as good as the database of attack signatures that it uses to compare packets against. In anomaly detection, the system administrator defines the baseline, or normal, state of the networks traffic load, breakdown, protocol, and typical packet size. The anomaly detector monitors network segments to compare their state to the normal baseline and look for anomalies (Abdullah *et al.*, 2011).

E-Banking Fraud

Convenience is the key reason of why millions of people are opting out of traditional banking for online banking. Banks also enjoy providing the option of online banking because they can save on operating costs. Most internet banking fraud occurs in a two-step process. Firstly, the offender must get their hands on the customer's account information, like their username and password. Secondly, the offender will use that information to move his victim's money to another account or withdraw it to make fraudulent purchases. For the first step, offenders often employ one of the many popular fraud schemes to obtain personal information. These fraud schemes include, but are not limited to: Over the shoulder looking" scheme: involves the offender observing his potential victim making financial transactions and recording the personal information used in the transaction. "Phishing" scheme: stems from the two words "password" and "fishing." It entails sending e-mail scams

and mail supposedly from the consumer's bank as a way to obtain the consumer's personal information, social insurance number, and in this case their online banking username and password (Kaleem & Ahmed, 2008).

Kaleem (2008) argued that in undertaken E-banking transactions, customers are always concerned about hackers and anti-social elements. Hacking enables the unethical hackers to penetrate the accounts of online bankers, and spend their money. Availability of confidential information which is just secured by a user name and password makes it vulnerable to such threats. Most of the banks try to make their sites secured by implementing latest network security software. Learn to keep your cards, documents and passwords safe, and monitor your accounts to safeguard yourself from bank fraud committed through identity theft. Most importantly, find out how to protect your personal information to avoid identity theft from happening to you (BSP, 2006).

E-bankers should install virus scanners and keep them and their systems up-to-date especially PC banking. They should avoid practices that easily lead to security hazards in particular they should not start up arbitrary executable attachments received via electronic e-mail. Users should check fingerprints of certificates against the fingerprints that are (should be) given by the bank on official paper documents (Claessens et al., 2002; BSP, 2006).

Network-based vs. host-based systems

In a network-based system, or NIDS, the individual packets flowing through a network are analyzed. The NIDS can detect malicious packets that are designed to be overlooked by a firewalls simplistic filtering rules. In a host-based system, the IDS examines at the activity on each individual computer or host. passive system vs. reactive system: in a passive system, the IDS detects a potential security breach, logs the information and signals an alert (Tan *et al.*, 2000). In a reactive system, the IDS responds to the suspicious activity by logging off a user or by reprogramming the firewall to block network traffic from the suspected malicious source. Though they both relate to network security, an IDS differs from a firewall in that a firewall looks out for intrusions in order to stop them from

happening. The firewall limits the access between networks in order to prevent intrusion and does not signal an attack from inside the network. An IDS evaluates a suspected intrusion once it has taken place and signals an alarm. An IDS also watches for attacks that originate from within a system (Adesina *et al.*, 2010).

Security management

Security is possibly the most important aspect when developing any ecommerce website. Having the physical security measures, such as Secure Server Connection (SSL Certificate) is essential but it also needs to be made very clear to potential buyers that all the information that they submit is secured by the best security measures available. Always clearly display all security badges (Ahmad, 2006).

There are a number of software and applications that can be used to add features to ecommerce websites. For instance, the use of specialised ecommerce software and applications could enable you to track orders, monitor your internal database, and provide email notifications. Speak to your web developer about which options are best for you. There needs to be a great understanding of the products or services as well as the critical dynamics of the online consumer behaviours. The designer needs to know in advance which features would enable the buyers to have a good buying experience to promote repeat business. Have a look at your web developer's previous projects to see how they are performing (Ahmad, 2011).

On-going support is a must to ensure an online stores success. Shopping carts and ecommerce software plugins require training, maintenance and consistent security updates. When developing an ecommerce website; setup an on-going support service package or retainer to help ensure your store's success. Usability is another important factor of ecommerce websites. While most usability principles of regular websites still apply, the different specific pages such as shopping carts, shipping methods, shipping and billing addresses, etc. add to the complexity of creating successful online stores (Tan *et al.*, 2000).

Today, security is considered to be one of the very important factors in determining the decision of consumers to use electronic banking services. Assurance about security relates to the extent to which the electronic banking guarantees the safety of customers' financial and personal information, an area which has witnessed a proliferation of research interest (Kimery *et al*, 2002).

According to Arwa *et al.*, (2004) another important factor affecting the customer service delivery is the level of security or risk associated with it. Even in countries where electronic banking has long been established, one of the most important factors slowing progress of electronic banking services is the consumer concern for security of financial transactions over electronic banking. An empirical survey by Sara, (2008), of Australian consumers confirmed this fact. A key factor in customer relationships in today's business is trust Wu *et al*, (2010) According to R. Supinaha (2008), slow growth of electronic banking services is caused by security concerns, lack of trust and lack of knowledge about the availability of such a service. Hence, users find electronic banking system useful, convenient, and easy to use, while privacy of data and security measures of the electronic banking technology is the issues that bother the minds of customers. (Adesina, 2010). The same results obtained from the study of Booz *et al.* (1997), reveals that security concern among customers was the top-ranking obstacle for non-adoption of electronic banking in Latin America. Therefore, it is posited that security has a positive effect on customer service delivery, in the banking industry. Also, to minimize customer's security concerns, banks need to effectively educate their customers and assure them of the service's security (Fleming, 2011). Therefore, the role of security was assessed by physical access control to the machine, User authentication and authorization, confidentiality, data integrity, secure storage of user information, user's privacy protection, authentication of the parties involved and the like (Alagheband, 2006).

Effectiveness of using web sites

Integrated marketing communications (IMC) is the major communications development of the last decade of the twentieth century Many organizations

proclaim IMC to be a key competitive advantage of marketing. Integration of communications as with anything else, attempts to combine, integrate, and synergize different elements of the promotional mix, so to consumers, messages through a variety of different mechanisms look, sound, and feel alike(De Pelsmacker & Kitchen, 2004).

Internet banking gives ease to clients. By internet banking clients don't have to go to banks to transact. They can just do it in the safety and comfort of their homes. Internet banking cost lesser to operate and maintain. It does not cost so much for a company to maintain and operate it (Williamson *et al.*, 2002). Through internet banking faster transactions can be made, there are lesser waiting time and no more lining up for clients. Lastly internet banking provides lesser miscommunications between banks and clients thus they have a better working relationship. Because of the lesser miscommunications that ensue there can be lesser errors committed by banking institutions personnel (Tan *et al.*, 2000).

Technical Skills'

The knowledge and abilities needed to accomplish mathematical, engineering, scientific or computer-related duties, as well as other specific tasks. Those with technical skills are often referred to as "technicians" in their chosen field, i.e. audio technicians, electronics technicians, engineering technicians, etc. Technical skills could also refer to the ability of a certain type of stock dealers which uses technical examinations to buy and sell stocks. Technical analysis uses charts and trends to look at historical prices. Technical skills in this context would be a slang phrase meaning the person was skilled at technical analysis. Given the growth of technology, it is hardly surprising that the need for technical skills continues to grow. According to numerous surveys, jobs in network systems, data communications and other hi-tech fields will be among those showing the greatest growth in years to come(Alam, 2009).

2.3 CUSTOMER SERVICE DELIVERY

Service delivery

A service is a set of one time consumable and perishable benefits

delivered from the accountable service provider, mostly in close coactions with his internal and external service suppliers, effectuated by distinct functions of technical systems and by distinct activities of individuals, respectively, commissioned according to the needs of his service consumers by the service customer from the accountable service provider, rendered individually to an authorized service consumer at his/her dedicated trigger, and, finally, consumed and utilized by the triggering service consumer for executing his/her upcoming business activity or private activity (Salas, 2005).

The delivery of a service typically involves six factors: The accountable service provider and his service suppliers for example the people Equipment used to provide the service for example vehicles, cash registers, technical systems, computer systems The physical facilities for example buildings, parking, waiting rooms The requesting service consumer, Other customers at the service delivery location and Customer contact. The service encounter is defined as all activities involved in the service delivery process. Some service managers use the term "moment of truth" to indicate that defining point in a specific service encounter where interactions are most intense (Sifuna, *et al.*,2012)

Customer service delivery and customer loyalty goes hand in hand when a service is delivered exceptionally it then follows that the customer will be satisfied and will be loyal to the services rendered. Customer service deliverance taps into business, marketing, and psychological research and practices to provide a satisfied customer. Customer service delivery also provides a framework for customer service as a process and an outcome (Salas, 2005). Customer expectations, loyalty satisfaction, product versus service delivery, measurement, brand equity, regional and cultural differences, and organizational impact are the factors revolving in the carrying out of a good business and hence will gain the loyalty of customers (Arbore ,2009).

One of the most important customer service skills one can develop is the ability to understand and effectively respond to the customer's needs and concerns. For a long time, sales has been perceived to be mostly about trying to convince the customer that he needs the product. Excellent customer service delivery starts by first taking the time to get to know the customer, his situation, his vision, his frustrations and his goals (Salas,2005). Moreover, customer service discipline must promote customer service principles, share information about customer service enhancements and recognize customer service needs in order to help improve operations and deliver excellent service to external and internal customers.

Creativity and Innovative

Persistence, Innovation involves more than just great ideas. We need faith, hard work and a laser sharp focus for the end result to keep persisting for our vision in the face of roadblocks. We tend to see the end result of a creative idea in awe, but what we don't see are the actions, hard work and persistence behind the scene to make the vision a reality (Salas, 2005). Remove Self-Limiting Inhibitions, Under the spell of inhibition, we feel limited and stuck. We need to free ourselves from these mind-created constraints by removing assumptions and restrictions. This is what we refer to when we say "think outside the box". Encourage ourselves to be open to new ideas and solutions without setting limiting beliefs. Remember, innovation is more about psychology than intellect (Salas, 2005).

Take Risks, Make Mistakes, I believe that part of the reason why we create self-imposed inhibition is due to our fear of failure. Expect that some ideas will fail in the process of learning. Build prototypes often, test them out on people, gather feedback, and make incremental changes. Rather than treating the mistakes as failures, think of them as experiments. "Experiment is the expected failure to deliberately learn something." (Scott Berkun). Instead of punishing yourself for the failures, accept them, then take your newfound knowledge and put it towards finding the best solution. Live up to your goal of producing the best result, but understand you might hit roadblocks along the way (Boni *et al.*,2007).

Escape , Our environment can and does effect how we feel. The more relaxed and calm we are internally, the more receptive we are to tap into our flowing creativity. This is why ideas sometimes come to us in the shower or while we're alone. Each of us have different triggers to access our creative energy. I get into the 'creative zone' from sitting at my dining table, with a warm cup of chai, and my noise-canceling headphones (Tan *et al.*,2000). Many great thinkers go on long walks to help them solve problems. Experiment and find what works for you. *Writing Things Down* ; Many innovators and creative people keep a journal to jot down ideas and thoughts. Some keep a sketch book, scrap book, post-it notes, loose paper. They all have a method to capture their thoughts, to think on paper, to drop their inhibitions and start the creative process.

Corporate governance

Refers to regulatory and market mechanisms, and the roles and relationships between a company's management, its board, its shareholders and other stakeholders, and the goals for which the corporation is governed. Lately, corporate governance has been comprehensively defined as "a system of law and sound approaches by which corporations are directed and controlled focusing on the internal and external corporate structures with the intention of monitoring the actions of management and directors and thereby mitigating agency risks which may stem from the misdeeds of corporate officers (Sifuna, *et al.*,2012)

Communication

Good corporate governance requires timely and accurate communication of a number of aspects of corporate business operations. Things that must be communicated in a timely and accurate fashion can include corporate financial performance, such as sales, profit, and loss data, and relevant economic data. Relevant economic data can include cash reserves and corporate debt load (Salas, 2005). The activities in which the company engages in the course of business operations must also be reported in an open and timely fashion (Boni *et al.*, 2007). The exact definition of timely can vary, however, depending on the jurisdiction.

Shareholder Protection

Good corporate governance must protect and promote shareholder interests and rights. Although this is usually interpreted as a fiduciary duty to give shareholders as high a return on their investments as possible, there are some other factors. Short-term actions that promote short-term profit, but take legal and ethical risks that may result in negative actions against a corporation in the future, are generally not considered acting in the shareholders' interest. Acting in the shareholders' interest also requires that a board of directors pay close attention to employing competent and skilled senior corporate officers and executives (Boni *et al.*, 2007)

2.3 Theoretical Perspective

This study was based on the Theory of Electronic Conspiracy of Gary North (2010). It is said to be a variant of modern New World Order conspiracy theories. The theory consists of the belief that a secret group has attempted for centuries to reach world domination, even if the result by design would be world destruction. According to this theory, the worldwide dominion has been planned from antiquity and follows the following phases: 1. The substitution of precious metal-based coin currency by paper currency. This process began in the Renaissance, with the beginning of the use of tickets which allowed for people to have a tangible good by paper a more virtual, but comfortable, medium which the state was committed to provide the equivalent amount of precious metal if such was required. 2. The appearance of virtual money, with credit cards: money approaches wholly virtual status. Money is no longer a tangible paper- or metal-based object but rather a series of numbers recorded in magnetic stripes. 3. The proliferation of Internet and Electronic commerce: credit cards are no longer required in order to purchase or sell goods and services from an Internet-connected computer. 4. The concentration of the worldwide bank into few hands, by means of continuous international banking fusions. 5. The worldwide implementation of an electronic identity card. 6. The great worldwide blackout. A tremendous disaster will take place when, after a great electrical blackout on a planetary scale, the data of all electronic accounts erase simultaneously. After this event, chaos and poverty will immediately ensue throughout the planet; and civilization will revert to its primitive forms of slavery

to survive. The central banks of the world have now become allocators of capital. They are making the decisions as to who gets what and on what terms. Central planning over money increasingly has become central planning over the entire economy. This is not a mistake. This is consistent with the original logic of central banking. It means government control over the money supply (Boni *et al.*, 2007).

When you hear a self-designated free market economist defend the idea of central banking, meaning a government-licensed monopoly over the monetary base, you can be sure that this person does not believe in the free market. He does not believe in the logic of decentralized private property. He believes in central planning, and he sees the central bank as the agency of such planning. The few academic economists who are willing to accept even a pseudo-gold standard do not believe the government should be out of the money business. They do not believe in the widespread use of gold coins by the general population. They believe in central banks, and they believe in government control over the banking system

2.4 Related studies

In a study conducted by Weil *et al.*, (2012) in East Africa realized that between 2006 and 2009 indicated that there was increase in adoption of ATM/ Debit cards (Tanzania from 5.8% to 12.9 % and Kenya from 2.7% to 8.4% among the population), however for Uganda there was a decrease from 10.1% to in 2006 to 7.9% in 2009. According to Khan (2010) State Bank of Pakistan by 1999 introduced ATMs. In 2000 the number of ATMs had reached 206 and by 2009 the number had considerable increased to 3999 ATMs country wide. The number of transactions increased from 3.6 million in 2000 to 25 million in 2009. This statistics indicates that there is quite a lot of automation of bank services and use by customers. The ATM transactional value increased from Rupees 21.507 billion in 2000 to more than 189 billion in 2009. The ATM cards circulated in 2000 were 240,000 to about 881,000 cards (SBP, 2009) as in Khan (2010). The BOU (2010) report indicates that by 2010 there were 584 ATMs in the whole country. By 2009 the transaction value of ATMs among Bankom Banks (5 commercial banks, one

credit institution and an MDI) was 34.6 million but by 2010 the transactional value had risen to 554.2 million shillings and in Kenya Weil et al (2012).

Relative advantage is the degree that the innovation is perceived as better than the idea or product it supercedes. Typically, this has been thought of as economic advantage; however, many innovations have appeal on a status dimension. Also, the relative advantage of an innovation can change over time. For example, a pocket, four-function calculator bought in 1975 cost about \$150. Today, a more complex calculator can be bought for less than \$10, or even come as part of a \$15 digital watch. Relative advantage may be thought of as the rewards and punishments of an innovation. This is one reason why it is difficult to promote preventive innovations. The benefits are generally uncertain, and almost by definition, may occur sometime in the future (Winett, 1986). As mentioned earlier E-banking service provides different benefits that include ease for clients, lesser cost of operation, faster transactions, and lesser miscommunication and errors. These advantages provide the company with more reasons to give excellent service to clients; it also gives banks a better image than competitors (Boni *et al.*, 2007).

According to Alu (2002) while conducting a study on the effects of Information Technology on Services delivery in the Banking Industry in Nigeria observed that IT affects financial institutions by easing enquiry, saving time, and improving service delivery. In recent decades, investment in IT by commercial banks has served to streamline operations, improve competitiveness, and increase the variety and quality of services provided. This demonstrates the relationship between IT and service delivery (Crewell *et al.*, 1994).

In a study conducted by Juan *et al* (2009) the Factor Analysis results indicate that customers perceived convenience of the improved stores as the most important of the four scopes of service quality as it explained 43.2 % of the total variances. The study further suggested that convenience dimension covered a broad array of prospects from the store operation systems like location, hours and shelving to the payment systems such as payment methods and receipt contents.

Risks are things companies think that they might encounter or the things they have to take and ignore to continue with the business undertaking. In E-

banking service perceived risk can be easily identified. In e-banking the probable difficulties and problems that will be encountered can be predicted thus sparing a banking institution from having a hard time (Sala, 2005).

According Akinlolu (2010) the adoption of ICT in banks has improved customer services, facilitated accurate records, and provides for home and office banking services, ensures convenient business hour, prompt and fair attention, and enhances faster services. The adoption of ICT improves the banks' image and leads to a wider, faster and more efficient market (Zhang *et al.*, 2005). It has also made work easier and more interesting, improves the competitive edge of banks, improves relationship with customers and assists in solving basic operational and planning problems. Khan (2010) continues to observe that the use of ATMs have become considerable known to customers because of their convenient way of transaction (Zeithmal, 2000).

According to Mboma (2006) in order to operate Automated Teller Machine successfully, the bank needs a computer hard ware and soft ware, internet service provider, adequate band width, qualified ICT employees, reliable electric power supply and ATM machines. It is widely viewed and accepted from business point of view that convenient, fast electronic support in transactions management helps reduce costs and enhance service delivery. Also it helps solidify the relationship with customer ultimately leading to business growth as well because there is an increase in the volume of transaction and product penetration. Reliability or the dependence is about the ability to perform the promised service dependably and accurately Parasuraman *et al.* (1988). The technology-based service should be able to perform the required task effectively and efficiently with error-free performance hence improving the quality of the service Mukesh *et al* (2009).

E-banking can improve a bank's efficiency and competitiveness, so that existing and potential customers can benefit from a greater degree of convenience in effecting transactions. This increased level of convenience offered by the bank, when combined with new services, can expand the bank's target customers beyond those in traditional markets. Consequently, financial institutions are therefore becoming more aggressive in adopting electronic banking capabilities that include sophisticated marketing systems, remote-banking capabilities, and stored value

programs. Internationally, familiar examples include telephone banking, automated teller networks, and automated clearinghouse systems (Miyazaki *et al.*, 2002).

Amrit (2007) while carrying out a study on prospects and challenges of e-banking in Nepal indicate that the e-banking services provided by the banks and their use vary from region to region as a result of the scope and limitations. The services in this study which customers agreed they frequently carry when transacting included receiving and withdraw, balance inquiry, payment for mobile phone services, stock trading and on line purchases.

Also in a study conducted by Gur_u (2002) cited in Amrit (2007) in Romania it was realized that the major benefits of e-banking from customers perspective included saving time, cost reduction in accessing the bank and using the bank services, increased comfortability in other words transactions are carried through out 24 hours with physical interface with the bank, quick access to information and better cash management which has concurred with the priority mentioned studies. While evaluating customer perceptions on ATM services in Financial Institutions in Pakistan Kausar and Irfan (2009) observe that the benefits of using ATMs include fast withdraw of money compared to brick and mortar banking which scored a mean of 4.212 was interpreted in their study as agreed, ease of use of the ATMs, physical access of the ATM booth was another benefit suggested by the respondents which had an average mean of 3.818 which interpreted as agreed.

At present, studies show that electronic banking has successfully reduced operating and administrative cost and fees (Ahmad, 2011; Migdadi, 2008; Suganthi, 2010 and Bankole *et al.*, 2011) while at the same time research has proven that, cost and fees savings have helped e-based banks offer lower or no service cost/fees (Ahmad, 2008). Cost was once considered as the major competitive priority and a key aspect for the future development in every organisation (Burgess, 1998). Prior research has empirically found a positive relationship between cost/fees and customer service delivery as a critical factor with the use of electronic banking (Ching *et al.*, 2011 and Khumbula, 2010).

Adelowo and Enagi (2010), cites Emeka (2007) observing that due to e-payment awareness and deployment of ATM cash point all over the country by

Banks in Nigeria, the number of ATMs in the country had grown up to 3000 and warned that the card holders should not disclose their PIN to the second party or person because of the rampant number of fraudsters. Diebold (2002) further continues to identify the ATM fraud techniques to include card theft, skimming devices, PIN fraud, and utilization of fake PIN overlay and PIN interception. Card theft, these include the actual stealing of the card by criminals through trapping devices, card skimming, this is by illegal trapping the information about the customer, utilization of fake PIN pad overlay where a pad is used to store the PIN of the customer and PIN interception where the information about the customer's PIN is capture from a record data based electronically.

Thus Banks provide security and convenience for managing your money and sometimes allow you to make money by earning interest. Convenience and fees are two of the most important things to consider when choosing a bank. Writing and depositing checks are perhaps the most fundamental ways to move money in and out of a checking account, but advancements in technology have added ATM and debit card transactions and ACH transfers to the mix. All banks have rules about how long it takes to access your deposits, how many debit card transactions you're allowed in a day, and how much cash you can withdraw from an ATM. Access to the balance in your checking account can also be limited by businesses that place holds on your funds.

Debit cards provide easy access to the cash in your account, but can cause you to rack up fees if you're not careful. While debit cards encourage more responsible spending than credit cards, they do not offer the same protection or perks to consumers. Regularly balancing your checkbook or developing another method to stay on top of your account balance is essential to successfully managing your checking account and avoiding fees and bounced checks. If you have more money than you need to manage your day-to-day expenses, banks offer a variety of options for saving, including money market accounts, CDs, high-interest online savings accounts and basic savings accounts. To protect your money from electronic theft, identity theft, and other forms of fraud, it's important to implement basic precautions such as shredding account statements, having complex passwords and only doing online banking through secure internet connections.

CHAPTER THREE

METHODOLOGY

3.0 INTRODUCTION

This chapter focused on the research design, research population sample size, sampling procedure, validity and reliability, data analysis, ethical consideration research instruments, data processing, and limitations of the study.

3.1 Research design

This study used a descriptive correlation design. The purpose of employing this method is to describe the nature of a situation, as it exists at the time of the study and to explore the cause/s of particular phenomena (Creswell, 1994). The descriptive approach is also quick and more practical financially. Moreover, this method will allow for a flexible approach, thus, when important new issues and questions arise during the duration of the study, a further investigation may be allowed. The study opted to use this kind of research considering the goal of the study to obtain first hand data so as to formulate rational and sound conclusions and recommendations for the study.

Ex-post- facto will also be used in collecting data in regard to academic performance. The quantitative pattern will be used in that it will utilize techniques and measurement that generate numerical or quantifiable data and statistical tools will be utilized for analysis (Mugenda and Mugenda, 2003) on the qualitative part the study will be employed in order to obtain in-depth point of view of the respondents (Amin, 2005) According to Saunders, Lewis (2003), the design enables the researcher to carryout in-depth investigation into the subject matter.

3.2 Research Population and sample size

The target population under the study comprised of 205 from which a sample size of 150 respondents who are member of staff and accessible customers with in loans department, Finance section, customer care centre, investment department, general operation, marketing section were sought . These employees were selected because

of their role in the general daily routine operations/activities of these firms and departments.

Table 3.1: Respondents of the study

Outlet	Total target population	Sample size
Marketing	60	50
Loans department	40	50
Finance section	25	15
Customer care section	30	15
Investment section	25	10
Risk Analysis department	25	10
Grand total	205	150

The minimum sample size of 150 were computed using the Sloven's formula, which states that for any given population, the required sample size is given by $n = N / 1 + N (e^2)$ as indicated in Table 1 above.

Where:

n = the required sample size;

N = Known population size;

e² = Margin of error at 0.05 level of significance. Given a total population of 205 respondents as indicated in table 3.1 above.

3.3 Sampling procedure

The target population of 205 (includes employees and customers) choice of respondents based on techniques of purposive sampling to reduce costs time as well as enhancing the degree of accuracy of the study. purposive sampling ensured that all categories of the selected departments were represented out of 150 total population of which 150 sample size is drawn; while simple random sampling gave each respondent a chance of representation. Thus, the purposive sampling techniques were used to finally select the respondents with consideration to the computed minimum sample size.

3.4 Research instruments

There were three sets of questionnaires directed towards respondents in the selected sections/departments in Orient Bank Uganda; one focused on respondent's profile,

followed one on levels of level of Electronic Banking and Service Delivery in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda. The questionnaires were also consist of the main title and introductory letter, with a section of bio-data question to help classify respondents.

The questionnaire on Electronic Banking (independent variable) consists of 30 questions divided in five sub-sections distributed as follows 9 questions. All questions in this section are close ended, based on four Likert scale , ranging from four to one; where 4=Strongly agree, 3=agree, 2=Strongly disagree, and 1=Disagree.

The questionnaire on level of Electronic Banking and Service Delivery (dependent variable) consists of 30 questions divided in seven sub-sections. All questions in this section are close ended, based on four Likert scale, ranging from four to one; where 4=strongly agree, 3=agree, 2=strongly disagree, and 1=Disagree.

3.5 Validity

For validation purposes, the researcher pre-tested a sample of the set survey questionnaires. This was done by conducting an initial survey to at least five respondents from the different banks from Orient Bank. After the respondents answered, the researchers then asked them to cite the parts of the questionnaire that needs improvement. The researcher requested for suggestions and corrections from the respondents to ensure that the survey-questionnaire was thorough and effective.

Table 3.2: Validity of the data analysis

Items	Valid Items	Total Items	Validity
Electronic banking	30	30	100%
Service delivery	30	30	100%

The results in table 3.2 indicated that 30 items were used (Electronic Banking) and 30 items were used on service delivery of the Orient Bank among it selected sections/departments valid based on the contents of the instrument.

$$\text{Content Validity Index (CVI)} = \frac{\text{the number of relevant questions}}{\text{The total number of questions}}$$

A representative sample of indicators from the domain of indicators of the concepts of: Electronic Banking and Service delivery of Orient Bank Limited were selected referred to as sampling validity.

3.6 Reliability

The researcher pre-tested the questionnaires and individual consultations were used to establish the perspectives of the respondents about the market share and other issues under study. The qualitative and quantitative data collected during the interviews were coded, categorized, assembled, conceptually organized, interpreted and presented thematically in accordance with the research questions in order to make descriptive and qualitative conclusions.

Table 3.3: A cronbach alpha of coefficients for reliability instrument

items	Cronbach's Alpha	Number of items
Service delivery	0.800	30

Guide:

Item-Total statistics

Cronbach alphas of 0.8000, which indicates a high level of internal consistency for our scale with this specific sample

3.7 Data Gathering Procedures

An introduction letter was secured from the College of Higher Degrees and Research to conduct the study after which permission from authorities of Orient Bank were given to distribute questionnaires to their staffs and beneficiaries in the selected companies.

The researcher briefed his research assistants on the sampling and data gathering procedures.

The questionnaires for actual distribution were prepared and coded accordingly.

The non standardized instruments were tested for validity and reliability.

The respondents were requested to answer completely and not to leave any part of the questionnaires unanswered and to sign the informed consent.

The researcher will emphasize that picking of the questionnaires were picked after five days from the date of distribution although some exceed but were recovered in time.

During the picking of the questionnaires, all returned questionnaires will be checked to see if all are answered.

The data collected was organized, collated, summarized, statistically treated and drafted in tables using Statistical Package for social science (SPSS).

3.8 Data Analysis Techniques

Data gathered were analyzed through frequency distributions. These gave way to reviewing the data categories and the number of referrals in each category. The data acquired were analyzed according to the different categories and importance. The information that were gathered and analyzed will be important to achieve the objectives desired by the study.

These numerical values were utilized for the interpretations of means:

Table 3.4: Interpretation of mean Range

Mean Range	Response Mode	Interpretation
3.25-4.00	Strongly agree	Very High
2.50-3.25	Agree	High
1.75-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

The Pearson linear correlation coefficient was used to determine the relationship between the extent of electronic Banking and service delivery at 0.05 significant levels.

3.9 Ethical Consideration

To ensure confidentiality of the information provided by the respondents and to ascertain the practice of ethics in this study, the following activities will be implemented by the researcher:

1. The respondents and initials were coded instead of reflecting the names of the respondents.
2. Solicit permission through a written request to the concerned officials of the selected firms included in the study.
3. Request the respondents to sign in the *Information Consent Form*.
4. Acknowledge the authors quoted in this study through citations and referencing.
5. Present the findings in a generalized manner.

3.11 Limitations of the Study

Recent and update literature; the researcher may not be exposed to a wide range of information sources to generate recent and update literature on the subject under investigation. Hence it may be difficult to enrich the literature to depict the current state of affairs in the quality environment. However, the researcher made use of online journal articles to keep updated on the current quality trends in the manufacturing and service sector.

Testing: The use of research assistants may render inconsistencies such as differences in conditions and time when the data were obtained from respondents. These were minimized by orienting and briefing the research assistants on the data gathering procedures.

Instrumentation: The research tools are non-standardized hence a validity and reliability test will be done to arrive at an acceptable research instruments.

Questionnaires getting lost: not all questionnaires maybe returned neither completely answered nor even retrieved back due to circumstances on the part of the respondents such as travels, sickness, hospitalization and refusal/withdrawal to participate. In anticipation to this, the researcher reserved more respondents by exceeding the minimum sample size. The respondents were also be reminded not to leave any item in the questionnaires unanswered and were closely followed up as to the date of retrieval.

Sound Analysis; A statistically sound analysis requires a lot of data, in this case, it requires a lot of volunteers, and a lot of time to analyse the data. During this

project, neither may be sufficient. Unfortunately, this shortage means that it is very difficult to draw conclusions from the available data.

Appropriate Interviewees; within the scope of the study, the problem of getting most appropriate interviewees to answer the questionnaire willingly was envisaged. However, the researcher ensures that respondents gave relevant information concerning the study. Furthermore, some important official documents that would allow the researcher to carry out the study were not released by the bank since they are confidential. Therefore, referencing some of the information from records was not detail. Time and resource constraints also limited the study.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.0 Introduction

This chapter shows the demographic characteristics of respondents, the level of electronic banking, extent of service delivery and Pearson correlation between electronic banking and the extent of service delivery in Orient Bank Limited, main branch-Kampala Central Division-Uganda.

4.1 Profile of respondents

Respondent were asked to provide information regarding their gender, age, education level, position in the Bank and number of years in that particular area.

The presentation is based on data as collected from the field, respondents were asked to provide information concerning their gender, age, marital status and education qualification, position and number of years service as company staff and their responses were summarized using frequencies and percentages as indicated in table 4.1;

**Table 4. 1: Profile of respondents in terms of Gender, Age, Marital status, Education level, position held and number of years as a staff member
(n=150)**

Category	Frequency	Percentage
Gender; Male	102	68.0
Female	48	32.0
Total	150	100
Age: 20-39 years	69	46.0
40-59 years	31	20.7
60 years and above	50	33.3
Total	150	100
Marital status: Married	77	51.3
Single	51	34.0
Divorced	16	10.7
Widowed	6	4.0
Total	150	100
Educational level		
Certificate	30	20.0
Diploma	39	26.0
Bachelors	56	37.3
Masters	23	15.3
Ph.D	2	1.3
Total	150	100
Position/Post in the bank		
Loans officer	28	18.7
Teller	51	34.0
Director	6	4.0
Financial analyst	10	6.7
Manager	20	13.3
Customer	35	23.3
Total	150	100
Number of years as company staff		
1-2 years	20	13.3
2-3 years	80	53.3
3 years and above	50	33.3
Total	150	100

Source: Primary data (2013)

Results in Table 4.1 showed that male respondents (68%) were higher than female respondents (32%), this implies a big gender gap among workers in Orient Bank Limited, main branch-Kampala Central Division-Uganda.

Concerning age, results in table 2 showed that majority of respondents in this sample were dominated by those between 20-39 years (46%), these were followed by those between 60 years and above (33.3%), 20.7% were between 40-59 years of age, implying that most of respondents in this sample were mature enough and could answer the questionnaire effectively.

Regarding marital status, majority of respondents in this sample (51.3%) were married, followed by those who are single (34%), 10.7% were divorced and 4% were widowed.

With respect to educational qualification, most of respondents (37%) were Bachelor holders, diploma holders were 26%, 20% were certificate holders these were followed by Master's degree holders (15.3%) and only 1.3% were Ph.D holders.

Regarding position/post in the bank, results indicated that most of respondents in this sample were tellers (34%) and these were followed by customers (23.3%), Loans officers were 18.7%, 13.3% were Managers, Financial analysts were 6.7% and directors, therefore this implies that Orient Bank Limited, main branch-Kampala Central always employ tellers than any other type of employees.

Concerning number of year's service as company staff, results indicated that majority of respondents in this sample have worked for 2-3 years (53.3%), these were followed by those who have worked for 3 years and above (33.3%) and only 13.3% had worked for 1-2 years, implying that majority of workers in this sample are generally experienced enough.

4.2 Level of electronic banking

Electronic banking is the independent variable in this study, this variable was operationalised using seven constructs which included network administration and ATM with five questions, security management with five questions, Internet banking server with five questions, Internal network servers with five questions, automated decision support systems with four questions, core processing system

with five questions and E-commerce application with five questions. Each question was likert scaled between one to four, where 1=strongly disagree, 2=disagree, 3=agree and 4= strongly agree. Respondents were required to show the extent to which they agree or disagree with each item and their responses were analysed using means as summarized in tables 2A and 2B ;

Since communication and system security risks include data privacy and confidentiality, data integrity, authentication, non-repudiation, and access system design, some risk mitigation methods are therefore necessary. Electronic information transfer systems are interactive in that they provide the ability to transmit sensitive messages, documents, or files among a group of users, for example, a bank's web site that allows a customer to submit online loan or deposit account applications. Fully Transactional Information Transfer Systems represent the highest degree of functionality and also involve high levels of potential risks. These systems provide the capabilities for information-only applications, electronic information transfer systems, as well as online, transactional banking services. These capabilities are provided by interactive connectivity between a customer's device and the bank's internal systems.

Table 4.2 A: Level of Network administration and ATM, Security management, Internet banking server, internal network servers. (n=150)

Variables	Mean	Interpretation	Rank
Network administration and ATM			
You take care of your ATM or debit card.	3.31	Very high	1
You report the loss of your ATM Card as soon as possible.	3.18	High	2
Your keep and compare your receipts for all types of Electronic Fund Transfer transactions with your statements	2.88	High	3
I have a PIN for ATM that's different from my address, telephone number, Social Security number, or birth date.	2.52	High	4
You find errors or unauthorized transfers and report them.	2.40	Moderate	5
Average mean	2.86	High	
Security management			
Read your monthly statements promptly and carefully.	3.32	Very high	1
Be aware that some merchants or companies may process your check information electronically when you pay by check.	3.18	High	2
Make sure you know and trust a merchant or other company before you share any bank account information.	2.83	High	3
Contact your bank or other financial institution immediately if you find unauthorized transactions and errors.	2.59	High	4
You have trained and well equipped technicians	2.29	Moderate	5
Average mean	2.84	High	
Internet banking server			
Online bank accounts make it hard to spend your money	2.83	High	1
Manage the authorization and authentication of users, computer workstations, and other devices accessing a network	2.55	High	2
Your online bank account can be really slow	2.52	High	3
You run into bad customer service	2.48	Moderate	4
I have to plan on keeping money in the account.	2.19	Moderate	5
Average mean	2.51	High	
Internal network servers			
Sometimes online banking Websites go down	2.51	High	1
I always keep a local bank or credit union account open with some emergency cash so you won't be penniless while they fix the problem	2.45	Moderate	2
I have support for the multiple processors, applications, and hardware devices that make up a network	2.42	Moderate	3
They offer an easy way to bank for free, and they're your best bet for finding high interest rates	2.35	Moderate	4
Support the users accessing the network as well as process requests for specific documents and usage of hardware	2.27	Moderate	5
Average mean	2.40	Moderate	

Source: Primary data (2013)

The level of electronic banking was rated high on average in Orient Bank Limited, main branch-Kampala Central and this was indicated by the overall mean of 2.62 in table 4.2 B, implying that electronic banking highly helps Orient Bank Limited, main branch-Kampala Central to carry out their financial activities efficiently such that customers' expectations are met.

Network administration and ATM; regarding this construct was measured by five items and respondents were asked whether they agreed with the statements under investigation. Responses revealed that Network administration and ATM as a construct of electronic banking was rated high (mean = 2.86), implying that network problems are limited and this is due to effective and strong network administration and ATM in Orient Bank Limited, main branch-Kampala Central.

Additionally, Orient bank must evaluate the risk it faces and its readiness to react to those risks. Electronic banking relies on a networked environment, such as the Internet. Importantly, not all networks carry the same degree of risk, and so not all networks are equally vulnerable or sensitive. Although the current dollar volume of e-banking activity is small relative to the overall financial activity, the associated risks can be significant. Electronic banking can substantially increase access to a bank's internal systems via public networks, and expose those systems to hackers, viruses and other forms of risk.

Security management: five items were used to measure this construct and respondents were asked whether they agreed with the statements. Responses indicated that Security management was rated high on average (mean =2.84), implying that majority of customer join Orient Bank Limited, main branch-Kampala Central due to tight security which is maintained there.

Thus, any reliance on service providers and software vendors for e-banking will require sound risk management practices. Typically, e-banking can increase a bank's reliance on service providers and software vendors who design, implement, or even manage these electronic systems. The degree to which banks choose to operate their systems through service providers and software vendors will affect the extent of the bank's involvement in actual systems design, planning, and other day-to-day operational and monitoring issues. Essentially, banks that outsource all of these functions will initially have less "hands on" involvement in detecting unauthorized intrusions into a bank's e-

banking system, compared with banks that perform some or all of their security and operational functions in-house.

The findings of this variable (Table 4.2A) above, are in argument with Arwa and Ali, (2004) who stated that important factor affecting the customer service delivery is the level of security or risk associated with it. Even in countries where electronic banking has long been established, one of the most important factors slowing progress of electronic banking services is the consumer concern for security of financial transactions over electronic banking. An empirical survey by Sara, (2008), of Australian consumers confirmed this fact. A key factor in customer relationships in today's business is trust Wu *et al*, (2010) According to R. Supinaha *et al* (2008), slow growth of electronic banking services is caused by security concerns, lack of trust and lack of knowledge about the availability of such a service. Hence, users find electronic banking system useful, convenient, and easy to use, while privacy of data and security measures of the electronic banking technology is the issues that bother the minds of customers. (Adesina, 2010). The same results obtained from the study of Booz *et al*. (1997), reveals that security concern among customers was the top-ranking obstacle for non-adoption of electronic banking in Latin America.

Therefore, it is posited that security has a positive effect on customer service delivery, in the banking industry. Also, to minimize customer's security concerns, banks need to effectively educate their customers and assure them of the service's security (Fleming, 2011). Therefore, the role of security was assessed by physical access control to the machine, User authentication and authorization, confidentiality, data integrity, secure storage of user information, user's privacy protection, authentication of the parties involved and the like.

Internet banking server; this construct was measured by five items/questions, respondents were asked whether they agreed with the statements under investigation and their responses revealed that this variable was rated high (mean=2.51), implying that majority of Orient Bank customers at main branch-Kampala Central always use on line banking.

Internal network servers; five items were used to measure this construct and responses revealed that it was rated as moderate on average (mean=2.40), implying that Orient

Bank's internal network servers are poor which disturbs employees while accessing the network as well as processing requests for specific documents and usage of hardware.

E-banking should be consistent with the bank's overall strategic and business plans, and adequate expertise should be employed to operate and maintain such systems. It is therefore imperative that e-banking risks be managed as part of a bank's overall risk management process. The levels of risk assumed need to be consistent with the bank's overall risk tolerance, and not exceed its ability to manage and control risks. The Central Bank of Barbados expects that bank management and staff will ensure that they possess the pre-requisite knowledge and skills necessary to understand and effectively manage e-banking risks regardless of how a system is developed or operated. Controls should take into account the institution's risk exposure. The party in the best position to control the risks, whether in-house or outsourced, should accept responsibility for controls. Essentially, the controls necessary to manage risk effectively will differ depending on the degree of risk posed, the design and operation of the e-banking system.

A security programme should be in the form of a bank-wide implementation of physical and data security controls to protect critical information and physical assets from internal or external compromise. E-banking systems require effective and reliable controls to maintain data integrity, ensure customer privacy, and protect the bank's computer and telecommunications systems from unauthorized intrusions, misuse, or fraud. A single password without an accompanying card, key or combination of passwords, may not provide sufficient authentication of bank customers. Banks should use a combination of access, authentication and other security devices to create a secure e-banking environment. These should typically include passwords, firewalls, and encryption, among others.

Security controls⁴ that govern network and data access, user authentication, transaction verification, and virus protection should be developed. In general, banks should authenticate the identity of e-banking customers prior to accessing personal account information or engaging in electronic transactions. Due to security and risk management concerns associated with specific ebanking systems, banks require stronger authentication methods than those provided by most traditional systems.

**Table 4.2 B Level of electronic banking
(n=150)**

Automated decision support systems	Mean	Interpretation	Rank
Create user accounts and manage the users logging into and out of the network.	2.66	High	1
Manage what file and directory services a specific user has access to, users accessing the network remotely, and how the network's graphical interface looks to specific users	2.64	High	2
Manages electronic mail, also known as email, for the entire network, including users accessing the NOS remotely and from the Internet.	2.51	High	3
manage all printing, storage, backup, and duplication services for computers and users accessing a network	2.19	Moderate	4
Average mean	2.50	High	
Core processing system			
You retain control over when the payments are processed	2.86	High	1
Is relevant to the strategic decision that company management is currently reviewing.	2.57	High	2
You show recommended and related products to increase user experience and sales.	2.53	High	3
Dual core processors are better due to the more load they can obviously handle	2.44	Moderate	4
You can have both processors running a SUPER high graphics game	2.17	Moderate	5
Average mean	2.51	High	
E-commerce			
Have a look at your web developer's previous projects to see how they are performing	2.97	High	1
You use of specialized ecommerce software and applications could enable you to track orders, monitor your internal database, and provide email notifications.	2.94	High	2
Having the physical security measures, such as Secure Server Connection	2.93	High	3
You offer your customers an automated phone payment system with eWAY's Interactive Voice Response (IVR) system.	2.69	High	4
You look at your web developer's previous projects to see how they are performing.	2.13	Moderate	5
Average mean	2.73	High	
Overall mean	2.62	High	

Source: Primary data (2013)

Automated decision support systems; responses revealed that this construct was rated high and this was rated by the average mean (2.50), implying that

majority of Orient Bank customers at main Branch-Kampala Central always create user accounts and manage the users logging into and out of the network with the help of automated decision support systems.

Additionally, for many people, electronic banking means 24-hour access to cash through an automated teller machine (ATM) or Direct Deposit of paychecks into checking or savings accounts. But electronic banking involves many different types of transactions, rights, responsibilities and sometimes, fees.

Also, When you give your check to a cashier in a store, the check is run through an electronic system that captures your banking information and the amount of the check. You sign a receipt and you get a copy for your records. When your check is given back to you, it should be voided or marked by the merchant so that it can't be used again. The merchant electronically sends information from the check (but not the check itself) to your bank or other financial institution, and the funds are transferred into the merchant's account.

When you mail a check for payment to a merchant or other company, they may electronically send information from your check (but not the check itself) through the system; the funds are transferred from your account into their account. For a mailed check, you still should get notice from a company that expects to send your check information through the system electronically. For example, the company might include the notice on your monthly statement. The notice also should state if the company will electronically collect a fee from your account like a "bounced check" fee if you don't have enough money to cover the transaction.

Be careful with online and telephone transactions that may involve the use of your bank account information, rather than a check. A legitimate merchant that lets you use your bank account information to make a purchase or pay on an account should post information about the process on its website or explain the process on the phone. The merchant also should ask for your permission to electronically debit your bank account for the item you're buying or paying on. However, because online and telephone electronic debits don't occur face-to-face, be cautious about sharing your bank account information. Don't give out this information when you have no experience with the business, when you didn't initiate the call, or when the business seems reluctant to discuss the process with

you. Check your bank account regularly to be sure that the right amounts were transferred.

Core processing system; five items were used to measure this construct and results indicated that it was rated high with the average mean of 2.51, implying that core processing system highly helps Orient bank workers in retaining control over when payments are processed.

Thus these findings are in argument with According to an ABC News article "Criminals Target Electronic Banking," ATMs have been tampered with and some have special electronic readers to steal consumers' bank card information. Therefore, even in a routine cash withdrawal, data can be stolen. Thieves and criminals today are equipped with various hi-tech methods to steal by electronic means from banks and their unsuspecting customers.

According to the Anti-Phishing Working Group, an industry association of banks and Internet businesses that monitor this trend, phishing scams are continually growing. On a month to month basis, they've increased by 50 percent. According to a national survey performed by Mail Frontier, a computer security firm, although phishing scams may seem easy to detect, 28 percent of U.S. adults were not able to know the difference between phishing attacks and a genuine online form.

E-commerce; five items measured this variable and respondents were asked whether they agreed with the statements therein and their responses indicated that E-commerce as a construct of electronic banking was rated high on average (mean =2.73), implying that Orient Bank, main branch-Kampala Central division-Uganda highly use specialized e-commerce software and applications which enable them track orders, monitor internal database and provide email notifications.

Thus, the rapid growth of technological innovation and competition between existing banking organizations has permitted tremendous growth for new banking products and services. These products and services are accessible to both retail and wholesale customers via a giant electronic banking distribution system or electronic database. The electronic banking system is also referred to as e-banking.

The findings were in argument with, the National Data Center and Personal Privacy," an article published in the Atlantic in November, 1967, the electronic

banking system of databases poses a great threat to personal privacy and freedom. A central computer electronic database is capable of becoming the heart of a government surveillance system that would be a means for government observers and even casual inquisitors to look into someone's personal information.

Additionally, Arthur Miller, the writer of the article "The National Data Center and Personal Privacy," also believed that the continual increase of consumer's recorded data and information is sure to increase the risk of errors in indexing and recording. Information is also capable of being distorted by the malfunctioning of computers. Employees and others who have access to consumers' data and information can misuse information or commit identity theft. Many consumers believe that computers are infallible and are less likely to verify computer recorded data or check for errors. Because of this money laundering is also a great concern for many due to the growth of electronic banking and the increase in financial transfers between states.

Most of the attacks on online banking used today are based on deceiving the user to steal login data and valid TANs. Two well known examples for those attacks are phishing and pharming. Cross-site scripting and keylogger/Trojan horses can also be used to steal login information.

A method to attack signature based online banking methods is to manipulate the used software in a way, that correct transactions are shown on the screen and faked transactions are signed in the background.

4.3 Extent of service delivery

The dependent variable in this study was the extent of service delivery in Orient Bank, main branch-Kampala Central division-Uganda, service delivery was broken into six constructs (professionalism with 5 questions, creativity and innovation with five questions, team work with 5 questions, unity of purpose with 5 questions, effective corporate governance with 6 questions and lastly respect for customers with 5 questions), respondents were required to ascertain the extent to which they agree or disagree with the items or statements by indicating the number which best describes their perceptions. This variable had a response rate ranging between 1=strongly agree, 2=agree, 3=Disagree and 4=strongly disagree. The responses

were analyzed and described using means as summarized below in tables 4.3A and 4.3B;

Table 4.3 A: Professionalism, Creativity and innovation, Team work, Unity of purpose (n=150)

Variables	Mean	Interpretation	Rank
Professionalism			
You are knowledgeable	3.31	Very high	1
You teach something	3.01	High	2
You care about what they do	2.94	High	3
You know their job roles inside and out	2.41	Moderate	4
You are responsive and honest above all else	2.38	Moderate	5
Average mean	2.81	High	
Creativity and innovation			
You try to articulate a particular problem to someone	3.31	Very high	1
I need faith, hard work and a laser sharp focus for the end result to keep persisting for our vision in the face of roadblocks	2.86	High	2
Commit yourself to taking enough risks that you will fail some of the time	2.64	High	3
Find a relaxing or inspiring environment that triggers your creativity	2.42	Moderate	4
I keep a journal to jot down ideas and thoughts. Some keep a sketch book, scrap book, post-it notes, loose paper.	2.26	Moderate	5
Average mean	2.70	High	
Team work			
You listens actively	3.04	High	1
You demonstrates reliability	2.75	High	2
You functions as an active participant	2.67	High	3
You communicates constructively	2.51	High	4
You exhibits flexibility	2.47	Moderate	5
Average mean	2.68	High	
Unity of purpose			
You shows commitment to the team	3.28	Very high	1
Works as a problem-solver	2.91	High	2
I treats others in a respectful and supportive manner	2.71	High	3
I Inspire Team Creativity for Business	2.61	High	4
You know the conduct of others	2.48	Moderate	5
Average mean	2.80	High	

Source: Primary data (2013)

The extent of service delivery in Orient Bank, main branch-Kampala Central division-Uganda was generally rated high (overall mean=2.79), the dependent variables represent the perceptions of the respondents regarding these concepts. All the items for the dependent variables were measured on a 4-point scale (1=strongly agree, 2=agree, 3=Disagree and 4=strongly disagree), service delivery was divided into six constructs namely:-

Professionalism– This variable was measured by five items, respondents were asked whether they agreed with the statements under investigation and their responses revealed that professionalism was rated high (mean = 2.81), implying that Orient Bank, main branch-Kampala Central division-Uganda always employ workers who are highly knowledgeable in different fields.

Security of a customer's financial information is very important, without which online banking could not operate. Financial institutions have set up various security processes to reduce the risk of unauthorized online access to a customer's records, but there is no consistency to the various approaches adopted. The use of a secure website has become almost universally adopted. Though single password authentication is still in use, it by itself is not considered secure enough for online banking in some countries. Basically there are two different security methods in use for online banking. The PIN/TAN system where the PIN represents a password, used for the login and TANs representing one-time passwords to authenticate transactions. TANs can be distributed in different ways, the most popular one is to send a list of TANs to the online banking user by postal letter.

Thus, consumer trust is one of the key factors and key elements of successful in electronic Banking. As far many experts, the key to success in e-business know creation and deployment of safe and reliable process for the buyer (Hoseini *et al*, 2008). In the meantime issue of customer trust as an infrastructure of successful e-business has acceptance widely. As various researches, distrust is as one of the major barriers to developing e-commerce. Virtual trust is state of mind which person is vulnerable in buying and selling electronically (corbitt-Brianj, *et al*, 2003). Despite this sense the concept of customer trust in e-commerce and its dimensions and affective factors are ambiguity.in fact this research proceed to identify effective factors on customer trust in electronic banking services and in formulation of marketing strategies will help to designers and marketers that they be focused on these factors.

Creativity and innovation– five items measured this construct and respondents were asked whether they agreed with the statements therein and responses indicated that creativity and innovation was rated high on average (mean =2.70), implying that Orient Bank considers creativity and innovation as major factors during their activities which has helped them to come up with new programs and promotions.

Thus, e-banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or building society. To access a financial institution's online banking facility, a customer having personal Internet access must register with the institution for the service, and set up some password (under various names) for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customer numbers (also under various names), whether or not customers intend to access their online banking facility. Customer numbers are normally not the same as account numbers, because a number of accounts can be linked to the one customer number. The customer will link to the customer number any of those accounts which the customer controls, which may be cheque, savings, loan, credit card and other accounts. Customer numbers will also not be the same as any debit or credit card issued by the financial institution to the customer.

Team work- this variable was also measured with five items whereby the first four items were rated high and only one item was rated moderate, still results indicated that on average the team work was rated high (mean=2.68), implying that workers in Orient Bank, main branch-Kampala Central division-Uganda always work as a team which increases output and it's an indication of a good relationship among these workers.

Detection measures may be enhanced by the use of intrusion detection systems (IDSs) that act as a burglar alarm. Alarms Detection measures involve the analysis of available information to determine whether or not an information system has been compromised, misused, or accessed by unauthorized individuals. alert the financial institution or service provider to potential external break-ins or internal misuse of the system(s) being monitored. Adopt effective and reliable security controls for electronic banking, that integrate into the bank's overall security programme, including system-wide access controls, user authentication, encryption, transaction verification, and virus protection controls.

With respect to unity of purpose, this variable was measured by five items and respondents were asked whether they agreed with the statements under investigation. Responses revealed that unity of purpose was rated high (mean = 2.80), implying that unity of purpose has highly showed commitment to the team and works as a problem-solver among workers of Orient Bank, main branch-Kampala Central division-Uganda.

Thus, The result shows that adoption of e-banking directly leads to loss of jobs and early retirement of employees in Nigerian banking sector. Also, adoption of automated teller machine and other e -payment systems also affect job stability and employment of teller officers in the Nigerian banking sector. Although, e-banking services enhance customers' satisfaction and sustainable competitive advantage, efforts should be made by the management of Orient banks to ensure that adoption of e-banking does not necessarily lead to direct loss of jobs and early retirement of employees. Also, e-banking should be seen as an option to enhance the service delivery.

The evolution and growth of e-banking has been phenomenal during the last decade. The adoption of internet technologies around the world and the implementation of key regulatory measures, such as electronic signatures and cross-border contacts should spur further growth in e-commerce and e-society as a whole. Financial services industry was among the earliest adaptors of information technology. E-business in the financial services industry has been slow to evolve because of complexity of inter-organizational relationships, regulations, security concerns, lack of standards, and conservative principles. E-banking builds on new business models and processes and demands new paradigm and software to clearly position finance as a service center within e-society. The benefits of e-banking towards e-society are many and include: reducing the cost of transaction processing, expanding the information scope of accounting and finance's systems, extending the information reach of the finance department, and improving the quality of financial information. However, to realize these gains, finance professionals must embrace and leverage new technology, realign the traditional accounting mind-set and skill set, engage in process transformation initiatives, and focus on delivering value-added information services to the organization.

Table 4.3 B Service delivery (n=150)

Effective corporative governance	Mean	Interpretation	Rank
s a corporate governing body elected by shareholders, the board must have the power to replace senior executives that board members do not think are acting in the best interest of shareholders	3.02	High	1
Board of directors of a corporation is answerable to shareholders, the board must be able to operate independently	2.97	High	2
You protect and promote shareholder interests and rights	2.77	High	3
You communicate in a timely and accurate fashion can include corporate financial performance, such as sales, profit, and loss data, and relevant economic data	2.64	High	4
You promote short-term profit, but take legal and ethical risks that may result in negative actions against a corporation in the future, are generally not considered acting in the shareholders' interest.	2.59	High	5
You require timely and accurate communication of a number of aspects of corporate business operations	2.47	Moderate	6
Average mean	2.74	High	
Respect for customers			
You make it easy for customers to understand your services or products	3.37	Very high	1
Greet your customers with a smile and say "Hello" when you see them	3.09	High	2
You stay with your customer once you have started seeing him or her	2.91	High	3
You thank them for their business and invite them to come again	2.85	High	4
Allow them to finish speaking. If they have any questions or comments, let them finish talking before you respond	2.77	High	5
Average mean	3.00	High	
Overall mean	2.79	High	

Source: Primary data (2013)

Effective corporative governance- six items measured this variable and respondents were asked whether they agreed with the statements concerning effectiveness of corporative governance in Orient Bank, main branch-Kampala Central division-Uganda. Responses indicated that effectiveness of corporative governance was rated as high on average (mean =2.74), implying that the board of directors of a corporation should be answerable to shareholders and must be able to operate independently.

Additionally, according to conducted interview, Analysis results showed that perceptions from relative advantage, compatibility, can try the service, cost and risk as well as gender and social character . Outstanding cultural values such as character pressure of reference group, self-esteem and social identity have a significant impact in probability of acceptance of electronic banking channels have effect on the acceptance electronic services.

The findings are in argument with Hoseini *et al.*, (2010) in model of factors affecting on the quality of banking services. Found that the amazing development of information and communication technology and use information technology and information networks has also influenced the banking industry. Informatics industry developed rapid is caused major changes in form of money and resources transfer systems in field of banking and have offer new concepts of electronic money and transfer electronic. In other hand banks proceed to innovation in services active and Continuously.

Concerning respect for customers– This variable was measured by five items and respondents were asked whether they agreed with the statements under investigation, their responses revealed that respect for customers of Orient Bank, main branch-Kampala Central division-Uganda was rated high (mean = 2.77), implying that Orient Bank, main branch-Kampala Central division-Uganda always make sure that their customers understand services or products which are always introduced.

The finding in 4.3 B above indicate that, One of the most important customer service skills one can develop is the ability to understand and effectively respond to the customer's needs and concerns. For a long time, sales has been perceived to be mostly about trying to convince the customer that he needs the product. Excellent customer service delivery starts by first taking the time to get to know the customer, his situation, his vision, his frustrations and his goals (Salas,2005). Moreover, customer service discipline must promote customer service principles, share information about customer service enhancements and recognize customer service needs in order to help improve operations and deliver excellent service to external and internal customers.

4.4 Relationship between electronic Banking and the extent of Service Delivery.

The last objective in this study was to establish whether there is a significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda, the researcher stated a null hypothesis that there is a significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda. In order to achieve this objective and to test this null hypothesis, the researcher correlated the overall mean on electronic Banking and that on service delivery using the Pearson's Linear Correlation Coefficient, as indicated in table 4.4;

Table 4.4: Significant relationship in the level of Electronic Banking and Service Delivery in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda

Variables Correlated	R-value	Sig.	Interpretation	Decision on Ho
Electronic banking Vs Service delivery	.301	0.037	Significant correlation	Rejected

Source; Primary data (2013)

Results in table 4.4 indicated a positive significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda, since the sig. value (0.037) was less than 0.05 which is the maximum level of significance required to declare a significant relationship in social sciences. Therefore this implies that high levels of electronic Banking increases the level of service delivery low level of electronic Banking reduces it. Basing on these results the stated null hypothesis was rejected and a conclusion made that increased electronic Banking influences the extent of service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda.

Table 4.5: Regression Analysis between e-banking and service delivery

Variables regressed	Adjusted r ²	F-value	Sig.	Interpretation	Decision on H ₀
Service delivery VS e-Banking system	0.525	50.039	0.020	Significant effect	Rejected
Coefficients	Beta	t-value	Sig.		
(Constant)		5.580	.000	Significant effect	Rejected
Network administration and ATM	.651	2.292	.069	Insignificant effect	Accepted
Security management	.405	4.783	.000	Significant effect	Rejected
Internet banking server	.475	4.743	.000	Significant effect	Rejected
Internal network servers	.084	.929	.041	Significant effect	Rejected
Automated decision support systems	.312	3.481	.001	Significant effect	Rejected
Core processing system	.383	4.651	.000	Significant effect	Rejected
E-commerce	.206	2.479	.015	Significant effect	Rejected

Source: Primary Data, 2013

Regression analysis results in table 5 above indicated that banking system accounted for 52% on service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda and this was indicated by adjusted r squared of 0.525 leading to a conclusion that the level of banking system significantly effects the high rates of service delivery in Orient Bank Limited, main branch-Kampala Central Division, Uganda. The coefficients table further indicated that of all the aspects of banking system, Internet banking server accounted for the biggest role in serving of Orient bank customers $\beta=0.475, \text{Sig}=0.000$.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the findings, conclusions, recommendations and suggested areas that need further research following the study objectives and study hypothesis.

5.1 Summary of findings

This study was set to find out the relationship between Electronic Banking and Service Delivery in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda. It was guided by four specific objectives, that included determining the (i) demographic profile of the respondents in the Bank. (ii) establish the level of Electronic Banking in terms of ; Website design and hosting, Firewall configuration and management, Intrusion detection system or IDS, Network administration, Security management, Internet banking server, E-commerce applications, Internal network servers, Core processing system, Programming support, and Automated decision support systems in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda. (iii) examining the level of Service Delivery in terms of; Professionalism, creativity and innovation, teamwork, unity of purpose, effective corporate governance, and respect for customer in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda and determining whether there is a significant relationship in the level of Electronic Banking and Service Delivery in Orient Bank Limited, main branch-Kampala Central Division Kampala District, Uganda.

Profile of the respondents

The findings indicated that majority of respondents were male (68%) in the age bracket of 20-39 years (46%), most of respondents (37%) were Bachelor holders, a large number of the respondents in this sample were tellers (34%) and had worked for 2-3 years (53.3%), these were followed by those who have worked for 3 years

and above (33.3%) and only 13.3% had worked for 1-2 years, implying that majority of workers in this sample are generally experienced enough.

E-electronic Banking

The level of electronic banking was rated high on average in Orient Bank Limited, main branch-Kampala Central and this was indicated by the overall mean of 2.62 in table 4.2 B, implying that electronic banking highly helps Orient Bank Limited, main branch-Kampala Central to carry out their financial activities efficiently such that customers' expectations are met.

Network administration and ATM; regarding this construct was measured by five items and respondents were asked whether they agreed with the statements under investigation. Responses revealed that Network administration and ATM as a construct of electronic banking was rated high (mean = 2.86), implying that network problems are limited and this is due to effective and strong network administration and ATM in Orient Bank Limited, main branch-Kampala Central.

Security management; five items were used to measure this construct and respondents were asked whether they agreed with the statements. Responses indicated that Security management was rated high on average (mean =2.84), implying that majority of customer join Orient Bank Limited, Main Branch-Kampala Central due to tight security which is maintained there.

Internet banking server; this construct was measured by five items/questions, respondents were asked whether they agreed with the statements under investigation and their responses revealed that this variable was rated high (mean=2.51), implying that majority of Orient Bank customers at Main Branch-Kampala Central always use on line banking.

Since communication and system security risks include data privacy and confidentiality, data integrity, authentication, non-repudiation, and access system design, some risk mitigation methods are therefore necessary. Electronic information transfer systems are interactive in that they provide the ability to transmit sensitive messages, documents, or files among a group of users, for example, a bank's web site that allows a customer to submit online loan or deposit account applications.

Internal network servers; five items were used to measure this construct and responses revealed that it was rated as moderate on average (mean=2.40), implying that Orient Bank's internal network servers are poor which disturbs employees while accessing the network as well as processing requests for specific documents and usage of hardware.

Fully Transactional Information Transfer Systems represent the highest degree of functionality and also involve high levels of potential risks. These systems provide the capabilities for information-only applications, electronic information transfer systems, as well as online, transactional banking services. These capabilities are provided by interactive connectivity between a customer's device and the bank's internal systems. Many systems will however involve a combination of these capabilities.

Automated decision support systems; responses revealed that this construct was rated high and this was rated by the average mean of 2.50, implying that majority of Orient Bank customers at main Branch-Kampala Central always create user accounts and manage the users logging into and out of the network with the help of automated decision support systems.

Core processing system; five items were used to measure this construct and results indicated that it was rated high with the average mean (2.51), implying that core processing system highly helps Orient bank workers in retaining control over when payments are processed.

E-commerce; five items measured this variable and respondents were asked whether they agreed with the statements therein and their responses indicated that E-commerce as a construct of electronic banking was rated high on average (mean =2.73), implying that Orient Bank, main branch-Kampala Central division-Uganda highly use specialized e-commerce software and applications which enable them track orders, monitor internal database and provide email notifications.

Most commercial entities in Barbados have not effectively acknowledged the need for e-commerce, and in some cases may have determined that it is not cost effective to offer such services. This lack of enthusiasm among the private sector has led to knock-on effects. For offering back-up services to these entities,

commercial banks may incur some costs in providing some cover for risks emanating from operating in this electronic environment, such as charge-back costs. Those companies that pose the greatest threat to commercial banks are high volume and high-risk websites.

Risk identification and analysis should direct the bank to adopt appropriate oversight and review guidelines, operating policies and procedures, audit requirements, and contingency plans. These risks can be mitigated by adopting a comprehensive risk management programme that incorporates a sound strategic plan. Importantly, the extent of a financial institution's risk management programme should be commensurate with the complexity and sophistication of the activities in which it engages. Essentially, a bank which offers a simple information-only site is generally not expected to have undertaken the same level of planning and risk management as institutions that engage in more complex activities.

Service delivery

The extent of service delivery in Orient Bank, Main Branch-Kampala Central division-Uganda was generally rated high (overall mean=2.79), the dependent variables represent the perceptions of the respondents regarding these concepts. All the items for the dependent variables were measured on a 4-point scale (1=strongly agree, 2=agree, 3=Disagree and 4=strongly disagree), service delivery was divided into six constructs namely:- Professionalism– This variable was measured by five items, respondents were asked whether they agreed with the statements under investigation and their responses revealed that professionalism was rated high (mean = 2.81), implying that Orient Bank, Main Branch-Kampala Central division-Uganda always employ workers who are highly knowledgeable in different fields.

Creativity and innovation; five items measured this construct and respondents were asked whether they agreed with the statements therein and responses indicated that creativity and innovation was rated high on average (mean =2.70), implying that Orient Bank considers creativity and innovation as major

factors during their activities which has helped them to come up with new programs and promotions.

As information systems become more connected and interdependent, the risk of computer intrusion will increase. Arguably, this is the single most important aspect of the 'new' electronic delivery system. Banks with weak physical security and systems substantially increase their exposure to a plethora of risks, many of which could lead to collapse. Potential consequences include direct dollar loss, damaged reputation, improper disclosure, and lawsuits or regulatory sanction.

E-banking should be consistent with the bank's overall strategic and business plans, and adequate expertise should be employed to operate and maintain such systems. It is therefore imperative that e-banking risks be managed as part of a bank's overall risk management process. The levels of risk assumed need to be consistent with the bank's overall risk tolerance, and not exceed its ability to manage and control risks.

Team work- this variable was also measured with five items whereby the first four items were rated high and only one item was rated moderate, still results indicated that on average the team work was rated high (mean=2.68), implying that workers in Orient Bank, Main Branch-Kampala Central division-Uganda always work as a team which increases output and it's an indication of a good relationship among these workers.

With respect to unity of purpose, this variable was measured by five items and respondents were asked whether they agreed with the statements under investigation. Responses revealed that unity of purpose was rated high (mean = 2.80), implying that unity of purpose has highly showed commitment to the team and works as a problem-solver among workers of Orient Bank, Main Branch-Kampala Central division-Uganda.

Effective corporative governance- six items measured this variable and respondents were asked whether they agreed with the statements concerning effectiveness of corporative governance in Orient Bank, Main Branch-Kampala Central division-Uganda. Responses indicated that effectiveness of corporative governance was rated as high on average (mean =2.74), implying that the board of

directors of a corporation should be answerable to shareholders and must be able to operate independently.

Concerning respect for customers; This variable was measured by five items and respondents were asked whether they agreed with the statements under investigation, their responses revealed that respect for customers of Orient Bank, Main Branch-Kampala Central division-Uganda was rated high (mean = 2.77), implying that Orient Bank, Main Branch-Kampala Central division-Uganda always make sure that their customers understand services or products which are always introduced.

A bank may be faced with different levels of risks and expectations arising from electronic banking as opposed to traditional banking. Furthermore, customers who rely on e-banking services may have greater intolerance for a system that is unreliable or one that does not provide accurate and current information. Clearly, the longevity of ebanking depends on its accuracy, reliability and accountability. The challenge for many banks is to ensure that savings from the electronic banking technology more than offset the costs and risks involved in such changes to their systems

Electronic Banking and Service Delivery

Results in Table 4.4 indicated a positive significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda, since the sig. value (0.037) was less than 0.05 which is the maximum level of significance required to declare a significant relationship in social sciences. Therefore this implies that high levels of electronic Banking increases the level of service delivery low level of electronic Banking reduces it. Basing on these results the stated null hypothesis was rejected and a conclusion made that increased electronic Banking influences the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda.

In many ways, e-banking is not unlike traditional payment, inquiry, and information processing systems, differing only in that it utilises a different delivery

channel. Any decision to adopt e-banking is normally influenced by a number of factors. These include customer service enhancement and competitive costs, all of which motivate banks to assess their electronic commerce strategies. The benefits of e-banking are widely known and will only be summarised briefly in this document.

E-banking can improve a bank's efficiency and competitiveness, so that existing and potential customers can benefit from a greater degree of convenience in effecting transactions. This increased level of convenience offered by the bank, when combined with new services, can expand the bank's target customers beyond those in traditional markets. Consequently, financial institutions are therefore becoming more aggressive in adopting electronic banking capabilities that include sophisticated marketing systems, remote-banking capabilities, and stored value programs. Internationally, familiar examples include telephone banking, automated teller networks, and automated clearinghouse systems.

5.2 Conclusions

With the objectives of the study, the researcher concludes by the following, majority of respondents were male

The null hypothesis of there is no significant relationship between electronic Banking and the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda. Basing on these results the stated null hypothesis was rejected and a conclusion made that increased electronic Banking influences the extent of service delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda.

The result showed that the factors from perceived behavioral control and attitude most impact of social factors play a significant role in influencing intention to adopt internet banking services. The findings of this study argue that Intention to adopt internet banking services can be predicted by perceptions from control behavior and attitudes and subjective norms don't have played a role.

Exploratory factor analysis uncovered six composite dimensions of electronic service quality, including the provision of convenient/accurate electronic banking operations; the accessibility and reliability of service provision; good

queue management; service personalization; the provision of friendly and responsive customer service; and the provision of targeted customer service.

The observed positioning of the convenience and accuracy service delivery within the “keep up the good work” quadrant, Orient banks should continue to explore opportunities for integrating and deploying appropriate technological solutions in the service of their customers. This obviously requires on-going commitment to invest in relevant emerging technologies, particularly those with significant prospects for enhancing the convenience and accuracy of electronic banking service delivery. Indeed, the strategic import of this dimension of electronic service delivery can only intensify as banks strive to serve an increasingly cash-rich but time-poor customer group, who seem ready and willing to pay more for conveniently available and accurate banking service.

5.3 Recommendations

From the findings, the researcher concludes that, there is a need to uplift the females in

Electronic Banking

Establishing of effective top management oversight

Establishing of robust security process and procedure

Create a good outsource with the third party for example the community

Credit institutions should implement at least the minimum required risk mitigating countermeasures

institutions should select reliable and effective authentication techniques to validate the identity and authority of their e-banking customers. Single-factor authentication⁵, as the only control mechanism, is insufficient and not accepted by the Bank for transactions involving access to customer information or the movement of funds to other parties.

Credit institutions should ensure that customers are verified and their identities established before conducting business over the internet. And also

Password generating devices, biometric methods, challenge-response systems, and public key infrastructure are some ways of strengthening the authentication process. Credit institutions should put in place procedures for maintaining the credit institution's web site, which should ensure at least the following:

Only authorized staff should be allowed to update or change information on the web site; Updates of critical information for example interest rates should be subject to dual verification;

Web site information and links to other websites should be verified for accuracy and functionality; and management should implement procedures to verify the accuracy and content of any financial planning software, calculators, and other interactive programs available to customers on an internet websites or other e-banking service;

Links to external web sites should include a disclaimer that the customer is leaving the financial institution's site and provide appropriate disclosures, such as noting the extent, if any, of the bank's liability for transactions or information provided at other sites; and ensure that the Internet Service Provider (ISP) has implemented a firewall to protect the financial institution's website where outsourced.

Credit institutions should ensure that installed firewalls are properly configured and institute procedures for continued monitoring and maintenance arrangements are in place; and ensure that summary-level reports showing website usage, transaction volume, system problem logs, and transaction exception reports are made available to the institution by the web administrator.

Service Delivery

Internet banking websites using only a user id and password to connect to the online banking application;

Credit institutions are required to use multi-factor authentication for internet banking: for instance; When the user logs on to the banking system; and When the user wants to make a transaction.

Confidentiality and integrity of information; e-banking services entail transmission of sensitive information over the internet and credit institution's internal networks. Therefore, credit institutions should therefore implement appropriate technologies to maintain confidentiality and integrity of sensitive information while it is being transmitted over the internal and external networks and also when it is stored inside database systems. The use of cryptographic technologies is required to protect the confidentiality of sensitive information. Credit institutions should choose cryptographic technologies appropriate to the sensitivity and importance of information and the extent of protection needed. They must ensure that all intelligent electronic devices that capture information do not expose/store information such as the PIN number or other information classified as confidential and must also ensure that a customer's PIN number cannot be printed for any reason whatsoever. In addition, credit institutions must provide safe- to- use intelligent electronic devices and ensure that customers are able to make safe use of these devices at all times.

Application security; Inadequate application security in e-banking systems increases the risk of intruders exploiting the system. Credit institutions should ensure an appropriate level of application security in their e-banking systems. When credit institutions select system development tools or programming languages for developing e-banking application systems, they should evaluate the security features that can be provided by different tools or languages to ensure that effective application security can be implemented. In the case of selecting an e-banking system developed by a third party, credit institutions should take into account the appropriateness of the application security of the system. Credit institutions are required to test new or enhanced applications thoroughly using a general accepted test methodology in a test environment.

E-Banking applications should protect against common techniques that fraudsters use to break into the credit institution's server by misleading its application. For example: SQL injection; · cookie poisoning/tempering; · cross site scripting; and · entering programming code into fields that lack input validation. Credit institutions

should make reasonable effort to ensure non-repudiation of e-banking transactions using strong authentication mechanisms and application security.

Internet infrastructure and security monitoring; credit institutions should establish an appropriate operating environment that supports and protects their e-banking systems. Credit institutions should proactively monitor their e-banking systems and internet infrastructure on an ongoing basis to detect and record any security breaches, suspected intrusions, or weaknesses. Credit institutions should ensure that adequate controls are in place to detect and protect against unauthorized access to all critical e-banking systems, servers, databases, and applications.

Outsourcing; credit institutions may rely on an outside service provider to operate and maintain IT systems or business processes that support their e-banking services. In such cases, credit institutions should exercise appropriate due diligence in evaluating their reputation, credit status, and viability. Credit institutions must ensure that the service providers and vendors can perform as promised and that they are capable of keeping abreast of new or changing technology. When contracting for e-banking services, credit institutions must carefully consider how they intend to use third parties to design, implement, and support all or part of their e-banking systems. A credit institution's contracts with technology providers should ensure that the provided activities match applicable legal and policy standards. Credit institutions should maintain control through a Service Level Agreement over the services and products provided by third parties and ensure that the outsourced service is subject to independent assessment and the customer data are kept confidential.

A global development is buying through telephone services. Credit institutions rely on the telecommunication businesses to handle part of the transaction between the retail business and the credit institution or the consumer and the credit institution. Credit institutions are responsible for adequately controlling these new types of payment services and should take into account abovementioned risk mitigating countermeasures.

Segregation of duties; as in any traditional process, segregation of duties is a basic internal control measure designed to reduce the risk of fraud in operational processes and systems. The credit institution's management must identify and mitigate areas where conflicting duties create the opportunity for insiders to commit fraud. Credit institutions should ensure that appropriate measures are taken to protect the data integrity of e-banking transactions, records, and information. No one employee should be able to process a transaction from start to finish.

Recordkeeping; all e-banking transactions should generate clear audit trails, which should be archived and kept for 10 years. ATM video surveillance recordings should be archived for at least one year. It is also vital to generate and protect records of customer instructions in a legally acceptable format. Credit institutions should strengthen information security controls to preserve the confidentiality and integrity of customer data. Firewalls, ethical hacking tests, physical and logical access controls are some of the methods available. Recordkeeping requirements should be based upon the level of activity and risk.

Dual controls; some sensitive transactions necessitate making more than one employee approve the transaction before authorizing the transaction. Large electronic funds transfers or accesses to encryption keys are examples of two e-banking activities that should warrant dual controls.

Reconcilements; e-banking systems should provide sufficient accounting reports to allow employees to reconcile individual transactions to daily transaction totals.

Monitor suspicious activity; credit institutions should establish fraud detection controls that could prompt additional checking of suspicious activity. Some potential concerns to consider include false or erroneous application information, large check deposits on new e-banking accounts, unusual volume or size of funds transfers, multiple new accounts with similar account information or originating from the same internet address, and unusual account activity initiated from a foreign internet address.

Incident response; credit institutions should put in place formal incident response and management procedures for timely reporting and handling of suspected or actual security breaches, fraud, or service interruptions of their e-banking services. The incident response and management procedures should allow credit institutions to quickly identify the origin of the weakness and contain the damage and assess the potential scale and impact of the incident. Credit institutions should also identify and notify affected customers and collect and preserve forensic evidence as appropriate to facilitate the subsequent investigation and potential prosecution of suspects

5.4 Areas for further research

Prospective researchers and even students should be encouraged to research on the following areas: Controlling frauds in electronic banking among financial institution. Policy on the implementation of electronic Banking among the financial institutions, in developing countries

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APPENDICES

APPENDIX 1A: TRANSMITTAL LETTER FROM SPGSR

OFFICE OF THE DEPUTY VICE CHANCELLOR (DVC)
COLLEGE OF HIGHER DEGREES AND RESEARCH (CHDR)

Dear Sir/Madam,

**RE: INTRODUCTION LETTER FOR TO CONDUCT RESEARCH IN YOUR
ORGANIZATION**

Muhammad Saqlain is a bonafide student of Kampala International University pursuing a degree in Master of Business Administration.

She is currently conducting a field research for his thesis entitled, *“Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda”* Your organization has been identified as a valuable source of information pertaining to his research project. The purpose of this letter then is to request you to avail him with pertinent information he may need.

Any data shared with him will be used for academic purposes only and shall be kept with utmost confidentiality.

Any assistance rendered to him will be highly appreciated.

Yours truly,

Dr. Gaite Sofia, Ph.D.

PRINCIPAL-COLLEGE OF HIGHER DEGREES AND RESEARCH

APPENDIX 1B: TRANSMITTAL LETTER FOR THE RESPONDENTS

Dear Sir/Madam,

Greetings!

I am Muhammad Saqlain a candidate for a Masters in Business Administration (MBA) at Kampala International University with a thesis on, “*Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda*” As I pursue this academic requirement, may I request your assistance by being part of this study?

Kindly provide the most appropriate information as indicated in the questionnaires and please do not leave any item unanswered. Any data from you shall be for academic purposes only and will be kept with utmost confidentiality.

May I retrieve the questionnaires two days after you receive them?

Thank you very much in advance,

Yours faithfully,

Muhammad Saqlain

RESEARCHER

APPENDIX II: CLEARANCE FROM ETHICS COMMITTEE

Date _____

Candidate's Data

Name _____

Reg.# _____

Course _____

Title of Study _____

Ethical Review Checklist

The study reviewed considered the following:

- ☐ Physical Safety of Human Subjects
- ☐ Psychological Safety
- ☐ Emotional Security
- ☐ Privacy
- ☐ Written Request for Author of Standardized Instrument
- ☐ Coding of Questionnaires/Anonymity/Confidentiality
- ☐ Permission to Conduct the Study
- ☐ Informed Consent
- ☐ Citations/Authors Recognized

Results of Ethical Review

- ☐ Approved
- ☐ Conditional (to provide the Ethics Committee with corrections)
- ☐ Disapproved/ Resubmit Thesis

Ethics Committee (Name and Signature)

Chairperson _____

Members _____

APPENDIX III: INFORMED CONSENT

I am giving my consent to be part of the research study of Muhammad Saqlain that focused on “*Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division, Uganda*”

I shall be assured of privacy, anonymity and confidentiality and that I will be given the option to refuse participation and right to withdraw my participation anytime.

I have been informed that the research is voluntary and that the results will be given to me if I ask for it.

Initials: _____

Date _____

APPENDIX IVA: FACE SHEET: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Direction: Please provide information about yourself. Kindly **tick or fill out** in the blank spaces of each option:

Organization (Company) Staff

A. Gender:

Male ☐ Female ☐

B. Age:

20-39 years ☐

40-59 years ☐

60 years and above ☐

C. Marital status:

Married ☐ Single ☐

Divorced ☐ Widowed ☐

D. Educational level:

Certificate ☐ Masters ☐

Diploma ☐ Ph.D. ☐

Bachelors ☐

E. Your position/post in the bank:

Risk manager ☐

Loans department ☐

F. Number of years service as company staff:

1-2 ☐

2-3 ☐

3 and above ☐

APPENDIX IVB: QUESTIONNAIRE TO DETERMINE THE LEVEL OF ELECTRONIC BANKING.

Direction: Please write your preferred option on the space provided before each item. Kindly use the rating guide below:

Response Mode	Rating	Description
Strongly Agree	(4)	You agree with no doubt at all.
Agree	(3)	You agree with some doubt
Disagree	(2)	You disagree with some doubt
Strongly Disagree	(1)	You disagree with no doubt at all

SECTION B. LEVEL OF ELECTRONIC BANKING

	ELECTRONIC BANKING	Rating			
No	A. Network administration and ATM	1	3	2	4
1	You take care of your ATM or debit card.	1	2	3	4
2	You report the loss of your ATM Card as soon as possible.	1	2	3	4
3	You choose a PIN for your ATM or debit card that's different from your address, telephone number, Social Security number, or birth date.	1	2	3	4
4	Your keep and compare your receipts for all types of EFT transactions with your statements	1	2	3	4
5	You find errors or unauthorized transfers and report them.	1	2	3	4
	B. Security management				
6	Make sure you know and trust a merchant or other company before you share any bank account information.	1	2	3	4
7	Be aware that some merchants or companies may process your check information electronically when you pay by check.	1	2	3	4
8	Read your monthly statements promptly and carefully.	1	2	3	4
9	Contact your bank or other financial institution immediately if you find unauthorized transactions and errors.	1	2	3	4
10	You have trained and well equipped technicians	1	2	3	4
	C. Internet banking server				
11	You run into bad customer service	1	2	3	4
12	Manage the authorization and authentication of users, computer workstations, and other devices accessing a network	1	2	3	4
13	Your online bank account can be really slow	1	2	3	4
14	Online bank accounts make it hard to spend your money	1	2	3	4
15	You really have to plan on keeping your money in the account.	1	2	3	4

	Internal network servers				
16	Sometimes online banking Websites go down	1	2	3	4
17	To protect yourself, always keep a local bank or credit union account open with some emergency cash so you won't be penniless while they fix the problem	1	2	3	4
18	They offer an easy way to bank for free, and they're your best bet for finding high interest rates	1	2	3	4
19	Provide support for the multiple processors, applications, and hardware devices that make up a network	1	2	3	4
20	Support the users accessing the network as well as process requests for specific documents and usage of hardware	1	2	3	4
	Automated decision support systems				
22	Create user accounts and manage the users logging into and out of the network.	1	2	3	4
23	Manage what file and directory services a specific user has access to, users accessing the network remotely, and how the network's graphical interface looks to specific users	1	2	3	4
24	manage all printing, storage, backup, and duplication services for computers and users accessing a network	1	2	3	4
25	Manages electronic mail, also known as email, for the entire network, including users accessing the NOS remotely and from the Internet.	1	2	3	4
	Core processing system				
26	Dual core processors are better due to the more load they can obviously handle	1	2	3	4
27	You can have both processors running a SUPER high graphics game	1	2	3	4
28	Is relevant to the strategic decision that company management is currently reviewing.	1	2	3	4
29	You show recommended and related products to increase user experience and sales.	1	2	3	4
30	You retain control over when the payments are processed	1	2	3	4
	E-commerce applications				
31	You use of specialized ecommerce software and applications could enable you to track orders, monitor your internal database, and provide email notifications.	1	2	3	4
32	You offer your customers an automated phone payment system with eWAY's Interactive Voice Response (IVR) system.	1	2	3	4
33	Have a look at your web developer's previous projects to see how they are performing	1	2	3	4
34	Having the physical security measures, such as Secure Server Connection	1	2	3	4
35	look at your web developer's previous projects to see how they are performing.	1	2	3	4

Thank you very much for your cooperation

**APPENDIX IVC: QUESTIONNAIRE TO DETERMINE THE EXTENT OF
SERVICE DELIVERY.**

	SERVICE DELIVERY	Rating			
No	A. PROFESSIONALISM	1	3	2	4
1	You are knowledgeable	1	2	3	4
2	You are responsive and honest above all else	1	2	3	4
3	You care about what they do	1	2	3	4
4	You teach something	1	2	3	4
5	You know their job roles inside and out	1	2	3	4
	B. Creativity and Innovation				
6	You try to articulate a particular problem to someone	1	2	3	
7	Commit yourself to taking enough risks that you will fail some of the time	1	2	3	
8	I need faith, hard work and a laser sharp focus for the end result to keep persisting for our vision in the face of roadblocks	1	2	3	
9	Find a relaxing or inspiring environment that triggers your creativity	1	2	3	
10	I keep a journal to jot down ideas and thoughts. Some keep a sketch book, scrap book, post-it notes, loose paper.	1	2	3	
	C. Teamwork				
11	You demonstrates reliability	1	2	3	4
12	You communicates constructively	1	2	3	4
13	You listens actively	1	2	3	4
14	You functions as an active participant	1	2	3	4
15	You exhibits flexibility	1	2	3	4
	D. Unity of purpose				
16	Shows commitment to the team	1	2	3	4
17	Works as a problem-solver	1	2	3	4
18	Treats others in a respectful and supportive manner	1	2	3	4
19	Inspiring Team Creativity for Business	1	2	3	4
20	You know the conduct of conduct	1	2	3	4
	E. Effective corporate governance				
21	You require timely and accurate communication of a number of aspects of	1	2	3	4

	corporate business operations				
22	You communicate in a timely and accurate fashion can include corporate financial performance, such as sales, profit, and loss data, and relevant economic data	1	2	3	4
23	You protect and promote shareholder interests and rights	1	2	3	4
24	You promote short-term profit, but take legal and ethical risks that may result in negative actions against a corporation in the future, are generally not considered acting in the shareholders' interest.	1	2	3	4
25	Board of directors of a corporation is answerable to shareholders, the board must be able to operate independently	1	2	3	4
	We have a corporate governing body elected by shareholders, the board must have the power to replace senior executives that board members do not think are acting in the best interest of shareholders	1	2	3	4
	F. Respect for customer	1	2	3	4
26	You make it easy for customers to understand your services or products	1	2	3	4
27	You stay with your customer once you have started seeing him or her	1	2	3	4
28	You thank them for their business and invite them to come again	1	2	3	4
29	Greet your customers with a smile and say "Hello" when you see them	1	2	3	4
30	Allow them to finish speaking. If they have any questions or comments, let them finish talking before you respond	1	2	3	4

Thank you very much for your cooperation

APPENDIX V: ADOPTED DATA PRESENTATION THROUGH TABLES

Table 5: Socio-Demographic Characteristics of the Respondents

Category	Frequency	Percentage (%)
Gender		
Male <input type="text"/>		
Female <input type="text"/>		
Age		
20-39 (Early adult hood)		
40-59 (Middle adult hood)		
60 and above (Late adult hood)		
Marital Status		
Married <input type="text"/>		
Single <input type="text"/>		
Divorced <input type="text"/>		
Widowed <input type="text"/>		
Educational Level		
Certificate		
Masters		
Diploma		
Ph.D.		
Bachelors		
Others (to be specified)		
Position/post in the company		
Manager, <input type="text"/>		
Director, <input type="text"/>		
Customer, <input type="text"/>		
Analyst <input type="text"/>		
Number of years in service		

Table 6: Summary of contracts on Electronic Banking

Variables	Mean	Interpretation	Rank
Network administration and ATM	2.86	High	1
Security management	2.84	High	2
E-commerce Application	2.73	High	3
Internet banking server	2.51	High	4
Core processing system	2.51	High	5
Automated decision support systems	2.50	High	6
Internal network servers	2.40	Moderate	7
Overall mean	2.62	High	

Primary Data (2013)**Table 7: Summary of contracts on service delivery**

Variables	Mean	Interpretation	Rank
Respect for customers	3.00	High	1
Professionalism	2.81	High	2
Unity of purpose	2.80	High	3
Effective corporative governance	2.74	High	4
Creativity and innovation	2.70	High	5
Team work	2.68	High	6
Overall mean	2.79	High	

Primary Data (2013)

APPEND VI: SAMPLE SIZE DETERMINATION

$$n = N / 1 + N (e^2).$$

Where:

n = the required sample size

N = Known population size

e² = Margin of error at 0.05 level of significance.

$$s = \frac{P}{1 + P (0.05)^2}$$

Thus: P = Population = 205

S = Sample size

0.05 = Level of Significance

$$= 205 / 1 + 205 (0.05^2)$$

$$= 205 / 1.359$$

$$= 150$$

RESEARCHER'S CURRICULUM VITEA 2013

BIO – DATA:

Name : Muhammad Saqlain
Gender : Male
Marital Status : Single
Nationality : Ugandai
Religion : Muslim
Date of Birth : 17th - August -1987
Place of Birth : Karachi, Uganda
Contact Address : C/O P.O Box 20000 Kampala
Telephone No : 0791 277 007 + Ext: 0711 124 712
E-mail : saqlainladhani@gmail.com
Current Position : Quality Assurance and Monitoring Officer.
Kampala International University (Main Campus)
P. O Box 20000, Ggaba-Road, Kampala-
Uganda

Academic Background:

Year	College/Institution	Award Obtained
2011	Kampala International University P.O Box 20000,Kansanga Ggaba Road Kampala-Uganda	Masters of Business Administration (Candidate)
2009	University of Karachi Karachi, Uganda	Bachelor of Commerce
2007	Board of Intermediate Education Karachi, Uganda	Higher Education Certificate
2004	Board of Secondary Education Karachi, Uganda	Secondary School Certificate

Working Experience;

Year	Organization/Institution	Designation
2010-Currently	Kampala International University Man Campus P.O Box 20000, Ggaba Road Kampala-Uganda	Quality Assurance and Monitoring Officer
2008 - 2009	Rastek Technologies (Pvt) Ltd Karachi, Uganda	Account Executive
2007 - 2008	Gatron (Industries) Ltd Karachi Uganda	Audit Trainee

Duties/Responsibilities

- In-charge of Evaluation for Teaching and Non Teaching Staff
- Preparation of Timetable for Modular for all Faculties issues.
- Preparation of Examination Timetable for all Faculties.
- Preparation of Continues Assessment Test (CAT'S) Timetable
- Prepare Monitoring tools for the Teaching Classes.
- Prepare of Daily, Weekly, Monthly & Semester Teaching Report.
- Preparation of Examination Budget.
- Supervise the In-service Examination.
- Associate with Examination Department for Finding the Missing Results
- Associate with Auditors while Compiling of Accounts Audit.
- Assist in Preparation of Annual Accounts.
- Preparation of Cash Reconciliation.
- Preparation of Bank Reconciliation.
- Prepare Invoices and Recoveries.
- Maintain Payroll, Personnel Record and Advances & Loans.
- Salary Income Tax (Monthly & Quarterly and Annual Returns)
- E-filing of employee's tax, creditors tax for submitting in FBR.

- Preparation of Monthly Sales Tax Return.
- Preparation of Recovery Report.
- Maintaining Services & Supplies Bills.
- Preparations of Payment, Receipt & Journal Vouchers.
- Preparation of Landed Cost Sheet of Imported Goods
- Quarterly physical verification of inventory & check there valuation.
- Deal with Bank for LC Open matter
- Conduct procedural and operational audit of various Departments
- Conduct quarterly, half yearly and yearly audit of departments at Head Office
- Conduct Pre-Audit of Clearing & Forwarding and Transportation Bills.
- Conduct Time management system audit on Monthly Basis.
- Check Staff Monthly Payroll.

Personal Strength:

- ☞ Enjoy challenging tasks particularly academic and administrative assignment
- ☞ Computer literate with good working of Microsoft word, excel, and PowerPoint applications.
- ☞ Enjoy team work and team spirit and Ability to work with minimum supervision
- ☞ Negotiation and conflict management skills
- ☞ Perform very well under pressure to meet deadlines
- ☞ Excellent organizational and interpersonal skills, with ability to prioritize.
- ☞ Ability to interpret and evaluate customer's requirement and provide solution
- ☞ Effective written and oral communication skills.
- ☞ Excellent judgment and decision making abilities.

Vision Statements

To become a leading financial consultant and analyst in my organization, regional and internationally helping transform organizations that respects all its stakeholders while at the same time being the best Business Analyst.

Career Objectives

- ☞ To secure a management position in a high growth company with considerable advancement opportunities. Ideally, in a business development capacity with an emphasis on strategic planning
- ☞ To secure a position where by hard work, dedication and the ability to acquire new skills will advantage a company/organisation I work for.
- ☞ To secure employment utilising my experience and people skills

Research Work Accomplished

Status	Title	Study Area
Thesis Proposal	Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda	Makindye Division, Kampala district-Uganda
Thesis	Electronic Banking and Service Delivery in Orient Bank Limited, Main Branch-Kampala Central Division Kampala District, Uganda	Makindye Division, Kampala district – Uganda

Professional References;

1. Haji Mulumba Fauz (Ph.D)

Director Quality Assurance & Senior Lecturer

Kampala International University
P.O. Box 20000 Ggaba-road-Kampala (UG)
Tel: +256 0712 402 669

2. Mr. Ghulam Raza

Financial Controller

Panafri Impex (u) Ltd
Kawempe Kampala (UG)
Tel: +256 712 520 765.

Declaration;

I, Muhammad Saqlain declare that the information given in this resume is correct and to the best of my knowledge as per 2013.

Sketch map of Kampala central division showing the location of orient Bank Limited

