ABSTRACT

This study on "Electronic Banking and Satisfaction of Customer of Selected Commercial Banks Kigali, Rwanda" was conducted with the purpose of highlighting the role of Electronic Banking Usage for the Satisfaction of Customers. The researcher had intention of responding to three questions: What is the extent of electronic banking usage in selected commercial banks Kigali, Rwanda? What is the level of satisfaction of customers in selected commercial banks Kigali, Rwanda? Is there a significant relationship between: Electronic banking usage and customer satisfaction in selected commercial banks in Kigali, Rwanda? A sample of 291 of customers and staffs of selected commercial banks (FINABANK, ECOBANK) in Kigali, Rwanda were purposively selected from a target population of 1200 customers and staffs. Participants were selected through a purposive sampling process. A questionnaire addressed customer was constructed to gain more information to the subject. SPSS was used to analyze all data. The data were processed using frequency distribution, mean, interpretation, and Pearson's linear correlation coefficient. The researcher discovered that, the extent of E-banking in commercial banks in Kigali, Rwanda was Fair, the level of satisfaction of customers in selected commercial banks in Kigali was satisfactory and after the researcher discovered that there is no significance relationship between the extent of E-banking usage and the level of customer satisfaction in selected commercial banks in Kigali, Rwanda and accepted the null hypothesis and conclude that in view of the findings of this study, Ebanking usage in Rwanda is about to create any significant impact on service delivery. The researcher recommends that much need to be done in the area of creating awareness about the availability of e-banking products and services. Also Banks should try to win customers' confidence by providing adequate security of transaction back up of critical data files and alternative means of processing information.