Bindura University of Science Education

FACULTY OF COMMERCE

DEPARTMENT OF BANKING AND FINANCE

IMPACT OF E-BANKING STRATEGIES ON CUSTOMER SATISFACTION DURING THE COVID 19 ERA: A CASE OF STANBIC BANK

BY

REG NO: B1953986

RELEASE FORM

NAME OF STUDENT: **TINASHE CHIMWAZA**

DISSERTATION TITLE: **IMPACT OF E-BANKING STRATEGIES ON CUSTOMER SATISFACTION DURING THE COVID ERA: A CASE OF STANBIC BANK**

DEGREE TITTLE: **HONORS DEGREE IN BANKING AND FINANCE**

YEAR THE DEGREE IS GRANTED: **2023**

Permission is hereby granted to Bindura University to produce single copies of this project and lend or sell such copies for private, scholarly or scientific research purposes only. The author reserves other publication rights neither the project nor extensive extracts from it may be printed or otherwise reproduced without the author's written permission.

SIGNED …………………………………………………..

PERMANENT ADDRESS No **5 15th Street Warren Park 1 Harare, Zimbabwe**

DATE **June 2023**

APPROVAL FORM

The undersigned certify that they have read and recommend to Bindura University for acceptance a research project titled “Impact of E- banking strategies on customer satisfaction: A case of commercial Stanbic Bank” submitted by B1953986 in partial fulfilment of the requirements for the Bachelor of Commerce in Banking and Finance Honors Degree at Bindura University.

………………………………………….	………………………………………….
SUPERVISOR	**DATE**

………………………………………….	………………………………………….
CHAIRPERSON	**DATE**

DEDICATION

I dedicate this work to my parents

ACKNOWLEDGMENTS

I wish to acknowledge the assistance received from the following people who made it possible for this document to be put together. My supervisor, who spared his valuable time to guide, encourage and advise me in compiling this dissertation. To my family members, thank you so much for your moral support which is priceless. Lastly, special appreciation goes to all those who participated in the research not forgetting the library staff of Bindura University and all respondents in the research. To all my colleagues, life would not have been the same without you.

God richly bless you all!

Contents

ABSTRACT

The research investigated the impact of e-banking strategies on customer satisfaction, using a case of Stanbic bank. The research objectives were to assess the impact of internet banking, mobile banking, telephone banking, and ATM banking on customer satisfaction. The target population comprised of 1 commercial bank customers in the Harare central business district. Convenience sampling was used to draw a sample of 150 bank customers based on the Raosoft sample size calculator. Descriptive statistics and regression analysis were used to analyse the responses of the bank customers.The findings of the study were that internet banking had a positive impact on customer satisfaction, mobile banking had a positive impact on customer satisfaction, telephone banking had a positive impact on customer satisfaction, and ATM banking had a positive impact on customer satisfaction. The study recommends Stanbic bank to educate their customers about internet banking, improve the quality of their telephone banking services, and have Stanbic Bank ATMs deployed at different locations. The suggested areas of further research are to study the impact of e-banking strategies on customer satisfaction by looking at other e-banking strategies and investigation into the impact or role of e-banking strategies from a qualitative point

LIST OF ABBREVIATIONS AND ACRONYMS

ATM- Automated Teller Machine

Mobile app - Mobile application

MNO - Mobile Network Operator

NPS - Net Promoter Score

RBZ - Reserve Bank of Zimbabwe

SPSS - Statistical Package for Social Sciences

USSD - Unstructured Supplementary Services Delivery

LIST OF TABLES

LIST OF FIGURES

LIST OF APPENDICES

Chapter 1 :Introduction

1.1. Introduction

E- banking is the delivery of financial services via electronic media such as personal computers, mobile phones, machines, and other devices via remote access connections, the internet, and messages (Wondwossen & Dhiraj, 2020).Customers' acceptance of E-banking has become unavoidable in the Covid 19 era.The Zimbabwean government imposed lock-down restrictions following a sharp increase in Covid 19 cases, leading to customers relying on E-banking strategies to complete banking transactions. Banks also implemented various self-service strategies (SSS) for customers to use, such as mobile banking, ATMs, and internet banking. The research of the effect of e-banking techniques on client satisfaction of Stanbic bank customers during the Covid 19 period will follow the guidelines provided in this chapter. It reviews the background of the research, the problem statement, the purpose, and the scope, and examines the significance of the study and its presumptions. The chapter concludes with a summary of the critical ideas and an introduction to the next chapter.

1.2.Background of the Study

The covid 19 period was characterized by government imposed lock downs and with people not allowed to make frequent movements.Prior to the Covid outbreak customers were allowed to visit bank halls for transactions . However,during the outbreak banks made a shift towards e-banking (Michail,2022).The Covid-19 pandemic resulted in a shift in Zimbabwe's banking sector to e-banking. To ensure timely and effective customer satisfaction, banks began to invest in modern technologies and adopt new banking practices. However, the main question is whether these banks achieved their goal of customer satisfaction by implementing these E-banking strategies. This study aims to ascertain the impact of E-banking strategies on bank customer satisfaction in Zimbabwe during the Covid 19 era.

1.3.Statement of the problem

Due to the inadequacy of personal banking during the Covid-19 pandemic, people have been forced to make transactions without physical handling of cash. As a result, banks resorted to e-banking strategies in order to continue meeting the needs of their customers.The use of automated ATMs for cash, mobile banking,telephone banking, and internet banking were among these strategies . This study, on the other hand, seeks to ascertain the effect of these strategies on customer satisfaction during the Covid 19 pandemic.

1.4.The Research Objectives

The major goal of this study is to ascertain how e-banking strategies have affected customer satisfaction for Stanbic bank customers during the Covid 19 period.The below-listed sub objectives will be used to accomplish this.

● To assess the impact of internet banking on Stanbic bank customer satisfaction during the Covid era.

● To determine the impact of mobile banking on Stanbic bank customer Satisfaction during the Covid era.

● To determine the impact of telephone banking on Stanbic bank customer Satisfaction during the Covid era.

● To determine the impact of ATM banking on Stanbic bank customer satisfaction during the Covid era.

1.5.The Research Hypotheses

The research hypotheses are:

H1:Does Internet banking has a positive impact on Stanbic bank customer satisfaction.

H2:Does Mobile banking has a positive impact on Stanbic bank customer satisfaction.

H3:Does Telephone banking has a positive impact on Stanbil bank customer satisfaction.

H4:Does ATM banking has a positive impact on Stanbic bank customer satisfaction.

1.6.Significance of the Study

The study could assist Stanbic bank in developing or revising its E-banking strategies that will satisfy customers.Customers who are satisfied are more likely to do business with the bank, resulting in increased revenues, improved profitability, customer loyalty, and enhanced brand recognition.The Unified Theory of Acceptance and Use of Technology (UTAUT) was used in the study. The usage of a technical system by a user and the subsequent behavioural effects of customer satisfaction were both explained using this strategy.For other researchers to adopt and implement the theory in their studies which may be in very unrelated field, UTAUT lays the necessary groundwork.The results will aid policy makers in reviewing Zimbabwe's e-banking legislation.

1.7.Research Assumptions of the Study

- Cell phones and other electronic devices are used by Stanbic bank customers to carry out mobile banking using mobile applications or Unstructured Supplementary Service Data (USSD) codes.

- Stanbic bank ATMs are operating efficiently and effectively.

- Customers of Stanbic bank have access to electronic devices as well the internet allowing them to conduct internet banking transactions.

- Stanbic bank customers also have telephones or cell phones from which they conduct telephone banking and are contacted by commercial bank personnel.

1.8.The Organization of the Study

The study consists of five chapters, a reference list, and appendices. Chapter One covers the background, statement of the problem, research objectives, hypothesis, and significance of the study. Chapter Two examines the literature on the impact of e-banking strategies, while Chapter 3 discusses population, study design, data collecting, sampling, and data analysis. Chapter 4 covers data analysis, presentation, and discussion of results. Chapter 5 includes a study summary, results, advice, and ideas for more research.

Chapter 2 :Literature review

2.1.Introduction

This chapter examines the literature on the impact of E-banking strategies on customer satisfaction. It analyses the views, justifications, and conclusions of many academics, authors, and researchers. It is broken down into sections such as E-banking concepts, customer satisfaction, Unified Theory of Acceptance and Use of Technology (UTAUT), mobile banking, internet banking, telephone banking, and ATM banking.

2.2.1Conceptual Definitions

2.2.2 E-Banking

Tchakounte (2021) defines e-banking as the delivery of bank information and services to customers via various delivery platforms that can be used with various terminal devices such as a personal computer and mobile phones with browser or desktop software, telephone, or digital television.Teshome (2019) stipulates that internet banking is an "internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". With the exception of cash withdrawals, internet banking allows customers to conduct almost any type of banking transaction with the click of a mouse (Tamajong,2020).

2.2.3 Customer Satisfaction

Customer satisfaction is concerned with the state of customers in conversation of certain expense which is compensated in a buying situation (Jeong et al., 2016).The regarded as a key very important indicator in the business world.

2.3.The concept of E-Banking

Brief overview of e-banking E-banking is defined as the provision of retail and low-value banking products and services via electronic channels Hamid et tal (2018). Electronic bill payment, lending, deposit taking, the provision of financial advice, account management, and the provision of other electronic payment products and services such as electronic money are examples of such products and services.This definition convinced the researcher that E-banking services are designed to make bank transactions more convenient.Robinson (2000) defined that e-banking is an ICT system where the banking services are provided by way of a computer-controlled system.Park and Chen (2003) postulated that internet banking permits clients to perform a varied range of banking dealings electronically through the bank's website.E-banking is distinguished by the provision of an electronic link between the bank and the customer in order to prepare, manage, and control financial transactions. E-banking has a wide range of applications, and the researcher understands it as a banking service aimed at achieving customer satisfaction. It includes systems that allow various groups to access accounts, transact business, or obtain information on financial products and services via public or private networks, such as the internet, as alluded to by the term (Suariedewi,2020).Customers use intelligent electronic devices, such as personal computers (PC), personal digital assistants (PDA), and automated teller machines, to access e-banking services. Private networks that are "closed" restrict access to participants (financial institutions, customers, merchants, and third-party service providers) who have agreed to the terms of membership (Khatoon et al, 2020). There are no membership requirements for "open" public networks. Given the foregoing, the researcher believes that e-banking has unique characteristics that may increase an institution's overall risk profile, which was minimal with traditional financial services, particularly operational, strategic, legal, and reputation risks.According to the researcher, electronic banking is a type of banking in which funds are transferred through an exchange of electronic signals rather than an exchange of cash, checks, or other types of paper documents.

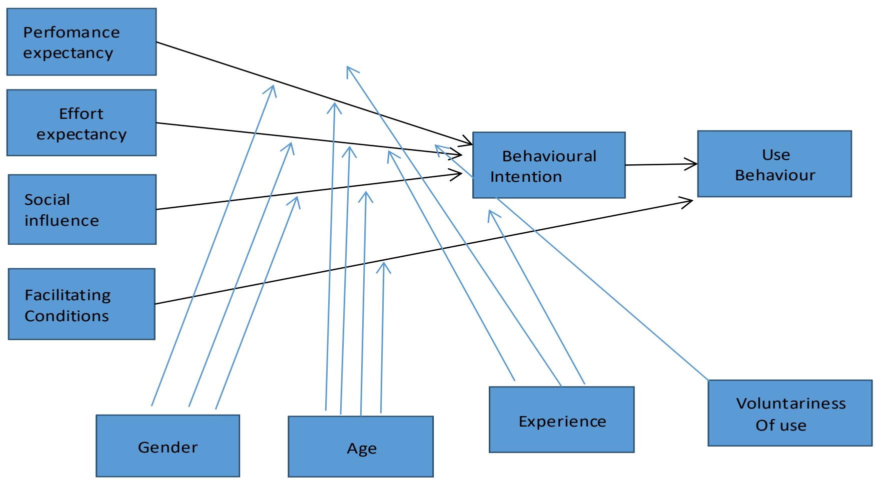
2.4.Concept of Customer Satisfaction

According to Kotler and Armstrong (2018), customer satisfaction is a customer's feeling of pleasure or disappointment caused by comparing a product's or service's perceived performance or outcome to the customer's expectations. Satisfaction is a reflection of post-purchase evaluation of product quality based on pre-purchase expectations. This study adopted Kotler and Armstrong's (2018) definition of customer satisfaction and operationally defines it as the measure of how well a product or service provided to a bank customer meets that customer's expectations.

2.5.Unified Theory of Acceptance and Use of Technology (UTAUT)

Based on psychological and sociological ideas, several theoretical frameworks have been created to explain why people embrace and use technology.Venkatesh et al. (2003) developed the UTAUT through an examination and synthesis of eight theoretical models of technology use (Harst, Lantzsch, and Scheibe, 2019). . The UTAUT model (Abbas et al., 2018) is one of the most up-to-date and well-liked frameworks for examining technology adoption and usage.In the current study, UTAUT was used to look at how individuals use technology, with a focus on internet, mobile, telephone, and ATM banking. As seen in the Figure2.2 below, the UTAUT model is represented.

Figure 2.1.UTAUT Model



Source: Venkatesh et al. (2003)

Behavioural intention is the likelihood that an individual will engage in a specific behaviour, whereas performance expectancy refers an individual belief that a technology will assist him or her in improving job performance or meeting objectives.The term "effort expectancy" refers to the level of comfort connected with using technology. Social influence, according to Dwivedi, Rana, Jeyaraj, Clement and Williams (2017) and Venkatesh et al. (2003), is the extent to which a person views others who are significant to them as believing that the person should utilize technology.

2.6.Empirical Studies

2.6.1 Impact of Internet Banking on Customer Satisfaction

E-banking strategies has a good effect on consumer satisfaction, relative to a study carried in Sudan by Hamid, Alabsy, and Mukhtar (2018). They advised banks to increase user knowledge of online banking and create the necessary infrastructure for it. Hammoud, Bizri, and Baba (2018) suggested that that internet banking increased consumer satisfaction in a study that was carried out in Lebanon. Internet banking has developed into one of if not the most significant banking services that, when handled effectively, may boost customer satisfaction while also giving a bank a competitive edge, according to Hammoud et al. (2018).

Internet banking has been found by Solanki (2018) to significantly improve consumer satisfaction. Bank clients may save both time and money by using online banking. Customers of banks save time by avoiding lengthy wait times at the bank for transactions that can be done manually. Savings are made possible by the fact that bank fees are frequently very low or even free for customers who sign up for one of the bank's packages.George (2018) and Sunith (2019) found that while bank clients were unsatisfied with service fees, they were satisfied with the quality and relevancy of the information supplied by the platform. This may be the case in Zimbabwe, where service fees are high.

The top three factors that influence customer satisfaction with internet banking are web design and content, convenience, and speed (Ling, Fern, Boon and Huat, 2016).The biggest problem with e-banking that most banks confront is that many bank clients are hesitant to use the services.E-banking may be used to entice more users to execute financial activities in associated institutions. Maintaining customer satisfaction is essential for banks to keep their competitive advantages.

2.6.2.The Relationship between Mobile Banking on Customer Satisfaction

The effect of E-banking practices on customer satisfaction has been the subject of several research in numerous nations and sectors. Most of these research were carried out in underdeveloped nations. Gomachab and Maseke (2018) concluded that mobile banking improved consumer satisfaction in Namibia. The cost-effectiveness, dependability, convenience, and accessibility to mobile banking on a variety of mobile networks were cited as reasons for the happiness. Kahandawa and Wijayanayake (2014) also suggested mobile banking improved customer satisfaction in a comparable research they carried out in Sri Lanka. The main aspects of mobile banking that affected customer satisfaction were its usability for bank clients, relative benefit, risk perception, and the consumers' immediate demands.Ngwenya and Manjera (2014) used a case study of Standard Chartered Bank to find a significant positive association between mobile banking and customer satisfaction in Zimbabwe.

Ngilangwa and Venkatakrishnan (2014) argued that mobile banking is a breakthrough that significantly increases customer satisfaction; Fozia (2018) added on this claim by demonstrating that security, privacy in public banks, accessibility, and ease of use factors of mobile banking all have a significant impact on overall customer satisfaction. However, some academics claimed that mobile banking makes little or no difference to user satisfaction. According to Kalimang'asi (2014), mobile banking makes no appreciable difference in terms of consumer satisfaction. Similar findings were made by Fozia (2018), who found that the accuracy, security, and privacy of mobile banking negatively affect consumer satisfaction. Customer satisfaction is negatively affected by the security concerns connected with mobile banking, such as lax privacy and data protection. These risks provide a substantial barrier to mobile banking.Commercial banks may lose clients as a result.When it comes to the dependability of mobile banking, clients should also take the authentication and encryption elements into account (Masamila, 2014).

According to Nicholaus and Venkatakrishnan (2013), network unavailability and poor network coverage are two of the major issues that mobile banking faces. Bank consumers are typically unhappy with the bank, despite the fact that banks are not accountable for network failures or inadequate coverage. The culprits include mobile network providers and other telecommunications companies.Both bank consumers and commercial banks now experience significant setbacks due to unavailability and inadequate network coverage. As a result, clients have occasionally been unable to access mobile banking services, which commonly causes bank customers to be unsatisfied with mobile banking.The numerous revelations addressing the impact of mobile banking on consumer satisfaction had researchers divided. This created a motive for the researcher to investigate how mobile banking affects Zimbabwean consumer happiness.

2.6.3.The Impact of ATM Banking on Customer Satisfaction

Through the use of 25 criteria, Tadesse (2018) found that ATM banking increased customer happiness in Ethiopia, leading to the creation of the perfect model for customer satisfaction prediction.Mwatsika (2016) found that ATM banking has a 40% accuracy in predicting consumer happiness with a bank, but no capacity to persuade users to transfer banks. Sharon and Claude (2017) found that bank customers are pleased with the ease with which cash can be withdrawn from ATMs, but dissatisfied with network outages.Mwatsika (2016) found that ATM banking has a 40% accuracy in predicting consumer happiness with a bank, but no capacity to persuade users to transfer banks. Sharon and Claude (2017) found that bank customers are pleased with the ease with which cash can be withdrawn from ATMs, but dissatisfied with network outages. .Customers are also unhappy with the few ATMs that are available. Customers of banks who want to withdraw money from ATMs must travel large distances and move around a lot since there aren't enough ATMs.

According to Singh (2011), banks that ensure good operation have a major influence on customer satisfaction by providing customers with ATM services that have a beneficial impact.. Customer satisfaction at ATMs increases customer value and encourages them to do more business with their banks. Aslam et al. (2019) states that ATM services customer satisfaction since they can handle large volumes of transactions compared to traditional banking. It is very important to note that the modern bank customers want services that are simple, reliable, and quick.. However, Aslam et al. (2019) found that convenience and responsiveness are only marginally related to customer satisfaction. This is consistent with Belay and Kindie (2017)'s claim that responsiveness, security, and privacy are insignificantly related to overall customer satisfaction.

2.7. The Research Gap of the Study

Despite the growing interest and importance of e-banking in many banks and its implementation on banks like Stanbic bank,there has remained low adoption rates among clients and its usage has not brought significant outputs in the way clients become happy with the services offered.Literature indicates that despite such growing interest,no significant studies that have focused on e-banking and more so,customer satisfaction (Baraghani,2007).With technology implementation,a new phenomenon in Zimbabwe banking sector and many customers has not yet embraced it.This study will be conducted to investigate the impact of e-banking strategies on Stanbic bank customer satisfaction.

2.8.Chapter Summary

This chapter critically synthesized literature from various sources by various authors and researchers. E-banking provides banks with operational efficiency, cost savings, increased profitability, and increased market share. E-banking allows bank customers to transact at any time and from any location. Security vulnerabilities, vulnerability to technical issues such as network problems, increased operating expenses and costs, and a lack of appropriate bank capacities are among the challenges of E-banking.Customer satisfaction in e-banking is affected by many variables, including which include responsiveness, usability, affordability and convenience. Most research indicate that customer satisfaction is increased by e-banking techniques. The research techniques are discussed in the next chapter .

CHAPTER THREE: RESEARCH METHODOLOGY

3.1.Introduction

The methodology for assessing the impact of E-banking strategies on customer satisfaction is described in this chapter. Before describing the target population, sampling procedure, sample size, and data sources, it describes the research philosophy, strategy, and design.After that the chapter discusses the research tools, data collection methods, validity and reliability of the data.The chapter further discusses ethical issues, data analysis, and findings presentation. The chapter concludes with a summary of the main points and an overview of the following chapter.

3.2.Research Design

..The study used a casual research approach, which involves examining causes and effects connections. It evaluated the influence of E-banking methods on customer satisfaction during the Covid period, which required examination between E-banking strategies and customer satisfaction. The study used a large sample and collected numeric data based on a 5-point Likert scale using a structured questionnaire, with the goal of discovering the views and opinions of commercial bank customers about the impact of E-banking strategies on their satisfaction during the Covid era. The causal research approach was also justified since it could be used to support or disagree with theories regarding the links between variables.

3.3.Area of the Study

The research was carried out at Stanbic Bank branch in Harare's central business district. The choice of Stanbic Bank was based on the fact that the researcher is more familiar with the bank as he carried his industrial attachment at the bank, making data collection easier. Furthermore, Stanbic Banks was chosen because it is

one of the Zimbabwean banks that is fully computerized with modern E-banking facilities and has been using an e-banking system for several years.

3.4.Target Populations

A population is a group of individuals who share one or more characteristics (Kothari, 2000). This study's target population consisted of 245 customers from Stanbic Bank branches. This study's primary population was Stanbic Bank customers.Customers of Stanbic Bank were chosen because the bank has excellent modern E banking facilities; as a result, the customers had used E-banking services during the Covid 19 era and were in the best position to provide the researcher with feedback on whether or not E banking strategies had satisfied them.245 Stanbic bank customers were chosen as the target population.This number is simple to reach and big enough to produce responses that could legitimately be processed using statistical analysis, particularly regression and correlation analysis.

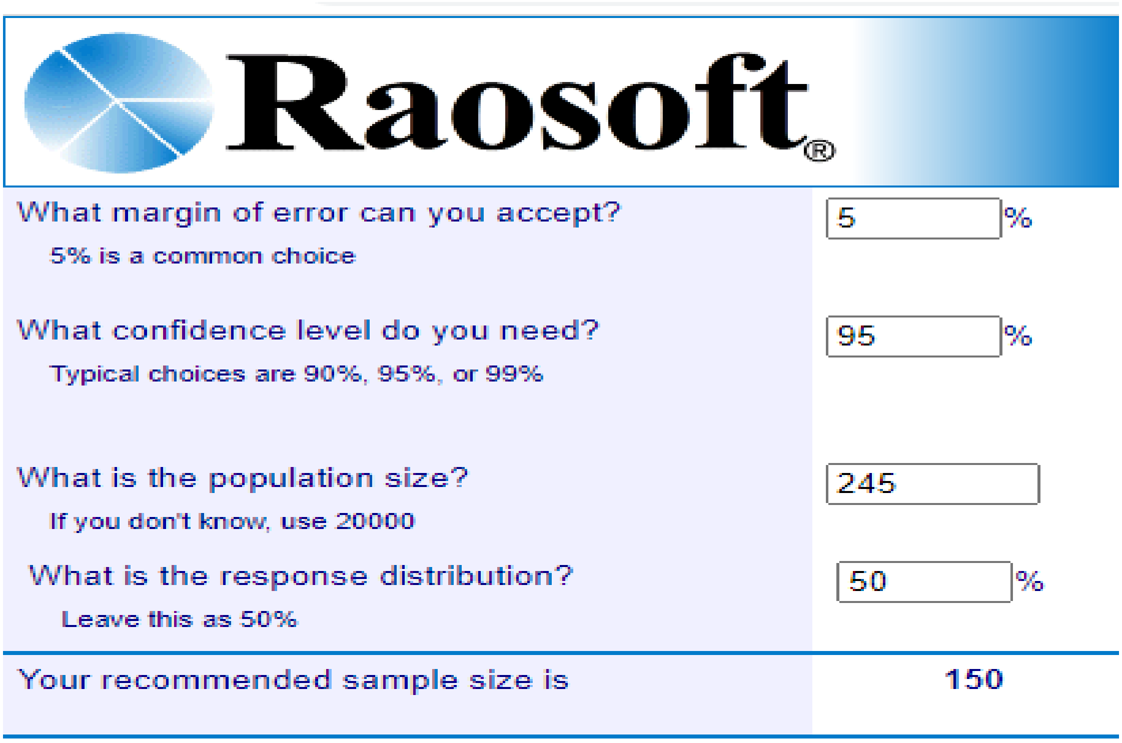
3.5.Sampling Methods

The researcher used a non-probability sampling method, which involves selecting sample elements based on the researcher's subjective judgement rather than random selection. Non-probability sampling techniques include convenience sampling, snowball sampling, purposive sampling, and quota sampling (Creswell and Creswell, 2018).The researcher employed the convenience sampling approach, which selects a sample of research participants from a pool from which the researcher may conveniently reach or obtain them. . The researcher justified the use of convenience sampling on several grounds.In order to give a business solution, which would require a database, banks do not provide such information to the general public. As a result, the researcher was initially without a list or database of bank clients. If the database had been available, the researcher could have used probability sampling, with a sampling frame drawn from it. Second, because convenience sampling is straightforward to employ, it allowed the researcher to quickly speak with a huge number of bank customers.

3.6.Sample Size

The Raosoft Sample Size Calculator determined the recommended sample size, as shown in the figure below. The figure shows that the recommended sample size for a population of 245 elements is 150 elements. The researcher used the minimum recommended sample size in the study. As a result, the researcher used a sample of 150 bank customers.

Figure 3.1.Raosoft Sample Calculator



Source :Raosoft (2023)

3.7.Data Collection Methods And Instruments

The researcher drew on both primary and secondary data sources. These are described in detail below.

3.7.1Secondary Data Source

Secondary data sources are already-created data archives that were gathered for the purposes of earlier studies and utilized to further a different research project from the one under consideration at hand (Creswell and Clark, 2017). The researcher studied published books, journals, papers, reports from commercial banks, and websites that provided details on e-banking and consumer satisfaction as secondary sources. To find research gaps and potential topics for additional study, secondary data sources were explored.

3.7.2.Primary Data Sources

Primary data sources are tools used to gather data for a study's particular needs (Creswell and Clark, 2017). Structured questionnaires given to StanBic Bank clients served as the researcher's main data sources for this study. A questionnaire is a research instrument that consists of a series of questions designed to elicit information from an informant to a respondent. The researcher created well-designed questionnaires to collect information on customer satisfaction through E-banking strategies .Questionnaires responses was used to test the research hypothesis.

3.8.The Data Collection Procedure

Structured questionnaires were distributed to 150 sample customers from 5 StanBic Banks to collect data for the research study objectives. All of the questionnaires were distributed on the spot by StanBic Bank employees.In the morning and around noon, when there were numerous bank clients in the bank halls, the questionnaires were distributed. Banks in Harare's core business centre had lengthy lines, which gave the researcher an easy chance to distribute the surveys. After speaking with the potential responder, the researcher would describe the study's goals before asking for permission to administer the questionnaire.The responder would be given a questionnaire to complete after giving consent, and the researcher would then collect the answers . Personal information about the respondent was not to be written down.

3.9.Research Instruments

For the study, the researcher used questionnaires as research instruments.The survey was designed so that it solely contained closed-ended questions.A letter from the researcher to the respondents precedes the questions. There questionnaire was broken up into six sections with the letters A through F. Four closed-ended questions are included in Section A, which also gathers personal data from responders. Eight closed-ended questions on a 5-point Likert scale were used in Section B to collect data regarding internet banking. Through eight closed-ended questions on a 5-point Likert scale, Section C gathered data on mobile banking. Eight closed-ended questions on a 5-point Likert scale were used in Section D to collect data regarding telephone banking.Eight closed-ended questions on a 5-point Likert scale are used in Section E to gather data about ATM banking. Four closed-ended questions on a Likert scale with a maximum score of 5 were used in Section F to gather data on customer satisfaction.

3.10.Validity and Reliability

The researcher took several steps to ensure that the questionnaires collected valid and reliable information**.**

3.10.1.Validity of the Questionnaire

The extent to which an instrument measures what it is supposed to measure is referred to as its validity (Creswell and Creswell, 2018). The researcher piloted the questionnaire with 5 bank customers to ensure its validity.These individuals were the researcher's classmates, and the study did not include them. After analysing the pre-test replies, the researcher questioned the pre-test participants about whether the questionnaires were assessing the intended outcomes. The research questions were to be addressed through the questionnaires. Any discovered defects or mistakes were fixed.By selecting simple, concise questions that respondents could readily comprehend, the researcher also assured the validity of the surveys. The appropriate questions to address the study goals were also considered when creating the questionnaires.

3.10.2.Reliability of the Questionnaire

The degree to which a study instrument produces consistent results is referred to as its reliability (Creswell and Creswell, 2018). The researcher's questionnaires were standardized to ensure reliability.The design and instructions of the questionnaires were consistently standardized to ensure uniformity in data collecting, analysing, and interpreting. This made it possible to ask the same questions to all of the respondents in the same order which increased the confidence of the surveys.

3.11.Ethical Consideration

This study was conducted in an ethical manner, taking into account ethical issues surrounding the research.By making sure that no identifying information were included on the questionnaires, the respondents' anonymity was guaranteed. Additionally, the researcher got consent from customers to complete the questionnaires and fully explained the research to the potential respondents. . Respondents were also informed of their rights during the research process, including the right to refuse to complete the questionnaires for any reason. The researcher also acknowledged the secondary data sources used in the references list.

3.12.Data analysis and Presentation

To answer the research questions, data analysis entails transforming collected data into meaningful form. The researcher analysed the data collected through the questionnaires using the Statistical Package for Social Sciences (SPSS).First, a reliability analysis of the replies to the research goals was carried out. The researcher next carried out a descriptive study of each of the customer satisfaction and E-banking variables with an emphasis on calculating means and standard deviations. In order to conduct regression analysis in line with each study hypothesis, the researcher first estimated the relevant averages for each variable. This is how the regression model was written: Customer satisfaction is calculated as f(mobile, internet, telephone, and ATM banking).Regression analysis findings then supported or refuted each theory. Charts and tables were also used to show the research results.

3.13 Chapter Summary

The technique for the inquiry into how e-banking practices affect customer satisfaction was revealed in this chapter.. 245 clients Stanbic bank made up the study's target population. The Raosoft Sample Size Calculator recommended a sample size of 150 Stanbic bank clients. . Through the use of structured questionnaires, data was gathered. Statistical Package for Social Sciences (SPSS) version 19 was used to analyse the data that was gathered.. The findings were presented in the form of tables and descriptions. The chapter which follows covers data analysis, presentation and discussion of findings

CHAPTER FOUR :DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter examines the impact of e-banking techniques on customer satisfaction through data findings. It looks at the response rate, personal information, and the effects of internet banking, mobile banking, telephone banking, and ATM banking on customer satisfaction. The chapter concludes with a summary of the main points discussed.

4.2 Response Rate Analysis

Respondents completed 150 surveys on-the-spot, with the researcher and assistants ready to receive them. Table 4.1 shows the questionnaire response rate.

Table 4.1: Response Rate of Respondents

Respondents	Number of questionnaires administered	Number of returned questionnaires	Response Percentage
Stanbic bank customers	150	150	100%
Total	150	150	100%

Source: Primary Data (2023)

The researcher was able to retrieve every fully completed questionnaire sent to Stanbic bank clients, resulting in a 100% questionnaire response rate. This was made possible by the respondents filling out the surveys right away, eliminating any possibility of a misplaced questionnaire or someone else filling it out on their behalf.

4.3 Demographic Analysis

The respondents' demographic information, including their gender, age group, highest education level, and length of time as a bank customer were collected. In the subsections that follow, the results for these personal information variables are reported..The subsections below show demographic information of respondents in terms gender,age group,highest education level and tenure as bank customer

4.3.1 Gender Of Respondents

The Tables 4.2 shows the respondents' gender distribution

Table 4.2 Gender Of Respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	95	63.3	63.3	63.3
Valid	Female	55	36.7	36.7	100.0
	Total	150	100.0	100.0	

Source: Primary Data (2023)

The results indicate that 95 out of the total 150 respondents (63.3%) were males.36.7% of the respondents were females representing 55 out of the total 150 respondents.

4.3.2 Age Distribution of Respondents

The age distribution of the respondents is shown in Tables 4.3 below.

Table 4.3 Age Distribution of Respondents

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
	Less than 20	17	11.3	11.3	11.3
	21-30	45	30.0	30.0	41.3
Valid	31-40	56	37.3	37.3	78.7
	Above	32	21.3	21.3	100.0
	Total	150	100.0	100.0	

.***Source: Primary Data (2023)***

The age groups with the most responses were those between the ages of 31 and 40, with 56 (37.3%), followed by those among the ages of 21 and 30, with 45 (30%). Since their wages are almost certainly deposited in banks within this time period, the working class is most likely to visit the bank. As a result, they may frequently visit banks to get cash.The least class of respondents was that of less than 20 years.It constituted only 17 responding customers.32 people over the age of 40 comprised 21.3% of the overall cumulative percentage.Since many respondents in their middle years are more likely to be innovators and early adopters of new technologies, their participation is significant to the study's findings (Ghezzi, Rangone, and Balocco, 2013; Kotler and Keller, 2016). In addition, this study's use of E-banking channels has important contextual effects.

4.3.3.Education level of Respondents

The education level for all respondents is shown in the Table below.

Table 4.4 : Highest Education Level of Stanbic Bank Clients

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary	39	26.0	26.0	26.0
	College	43	28.7	28.7	54.7
	University	38	25.3	25.3	80.0
	Other	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

Source: Primary Data (2023)

On Table 4.4 above the highest frequency on education level held by respondents was college education with 28.7%, followed by secondary education (26%), university education (25.3%), and other education (20%)**.**

4.3.4 Highest Tenure As Stanbic Bank Clients

The highest tenure distribution of the respondents is shown in Table 4.5 below

Table 4.5 : Highest Tenure As Stanbic Bank Clients

Tenure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1	17	11.3	11.3	11.3
	1-5	43	28.7	28.7	40.0
	6-10	58	38.7	38.7	78.7
	Above	32	21.3	21.3	100.0
	Total	150	100.0	100.0	

Source: Primary Data (2023)

On Table 4.5 above 58 respondents have been customers Stanbic bank for 6 to 10 yearsThis is followed by 43 respondents who have been customers for 1 to 5 years.32 respondents have been customers for more than 10 years.Only 17 respondents have been customers for less than 1 year. The majority of respondents (88.7%) had been bank customers for 1 year or more, which increases the study's reliability and validity because it means that most of the respondents have at least sometimes used one or more of the E-banking services provided by Stanbic Bank.They can then provide their comments and viewpoints about the effects of Internet banking, mobile banking, telephone banking, and ATM banking on their satisfaction based on their experiences as customers.

4.4 The Reliability Tests

The research used SPSS to get the Cronbach's Alpha values.If the Cronbach Alpha statistic for the items used to measure the variable is higher than 0.7, the data collecting procedure is deemed to be trustworthy. Internet banking, mobile banking, telephone banking, ATM banking, and customer satisfaction are the study's factors.This suggests that the technology used to collect data on variables is credible.Table 4.6 below displays the Cronbach's Alpha values for these variables.

Table 4.6: Cronbach's Alpha Values

Reliability Statistics

Variable	No of Items	Cronbach's Alpha
Internet Banking	5	0.721
Mobile Banking	5	0.740
Telephone Banking	5	0.733
ATM Banking	5	0.708
Customer Satisfaction	4	0.705

Source: Primary Data (2023)

The Cronbach's Alpha values for the variables were higher than 0.7.This indicates that the items for each variable are reliable.According to Taber (2018),Cronbach's Alpha values are suitable if they are all larger than 0.7. This demonstrates that there is a link between the elements and that the items included within the variables are in fact connected (Taber, 2018).

4.5 Data Presentation and Analysis

4.5.1 Impact of Internet Banking on Stabic Bank Customer Satisfaction

The aim of the research was to ascertain how internet banking affects customer satisfaction.On Figure 4.1 below illustrates the responses of the respondents on conducting transactions through the internet.

Figure 4.1: Responses on Internet Banking Questions

Source: Primary Data (2023)

According to the data collected, 67 respondents said that internet banking helps them to transact quickly, while just 28 said that transactions made on-line were accurately handled.The other 28 respondents also highlighted that they get instant responses and help when banking through the internet.66 people were able to agree that the bank was always up and running whilst 77 respondents supported the convenience provided by the bank as they were able to transact anywhere and any time using the internet.

4.5.2 Hypothesis Testing H1:Does Internet banking have a positive impact on Stanbic bank customer satisfaction

Through the R squared, which stands for the "goodness of fit," the coefficient of linear determination for linear regression analysis assesses the strength of the link between the dependent variable (Customer satisfaction) and the independent variable (Internet banking).R squared above 0.5% or 50% can lead to conclusions.The coefficient of variation illustrates how much the independent variable, online banking, contributes to the dependent variable, the satisfaction of customers.Table 4.7's findings illustrate how much of the dependent variable is explained by the dependent variable.

Table 4.7: Model Summary for Internet Banking-Customer Satisfaction Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.512	.502	.166552399

a. Predictors: (Constant), Internet Banking

Source: Primary Data (2023)

The above table 4.7 above show R squared of 0.512,implying that internet banking(Independent variable explain variability of customer satisfaction.The percentage of the R squared is more than 50% and this implies the goodness of fit of the model.The ANOVA results for the regression of internet banking and customer satisfaction is shown Table 4.8 below

Table 4.8: ANOVA for Internet Banking-Customer Satisfaction Regression

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	17.973	2	6.218	12.730	.000[b]
1	Residual	13.187	26	.462		
	Total	31.620	32			

a. Predictors: (Constant), Internet Banking

b. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

Analysis of variance (ANOVA) was employed by the researcher to test the significance of the relation of the study variables. The findings from the ANOVA reveals in table above indicates that the relationship between the internet banking and customer satisfaction of Stanbic bank (F = 12.730), P value = .000). This implies that internet banking significantly affect the satisfaction of Stanbic Bank customers. Internet banking, was therefore statistically acceptable as useful variable in determining the satisfaction of Stanbic bank customers. This was buttressed by a P value of 0.00 which is less than 0.05 conventional value. The results in table 4.9 below provide the coefficients of the variable used which was Internet banking.

Table 4.9: Coefficients of the Internet Banking-Customer Satisfaction Model

Coefficients[a]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	18.150	.082		-1.228	.243
	Internet Banking	0.449	.666	.761	7.121	.00

a. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The regression model in this study is as follows:

Y = 18.150 + 0.449X1……………………..equation 1

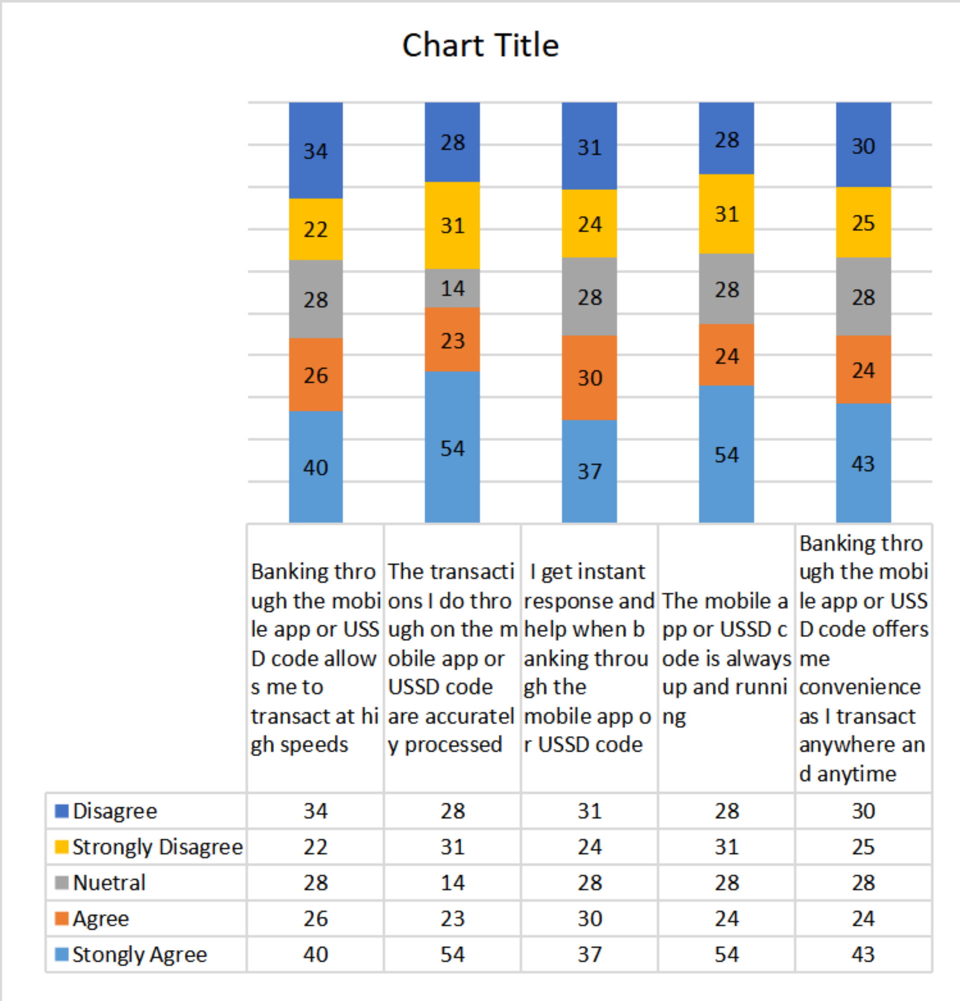
X1 on the Hypothesis equation above represents the independent variable.The e-banking row's B value in Table 4.9 is 0.449. This is indicates that internet banking has a positive impact on consumer satisfaction.

Conclusion: We draw the conclusion that e-banking positively affects consumer satisfaction of Stanbic bans as we don't reject H1 at the 5% level of significance. At the 5% level of significance, the impact is statistically significant. These findings correspond with Ling et al. (2016), Hamid et al. (2018), Hammoud et al. (2018), and Sunith (2019), who discovered that online banking improves customer satisfaction.

4.5.3 Impact of Mobile Banking on Stanbic Bank Customer Satisfaction

The purpose of the study was to evaluate how mobile banking affected customer satisfaction. Figure 4.2 overleaf illustrates the respondents' replies to the question regarding if they would prefer to make transactions using a bank's mobile application or the USSD short code.

Figure 4.2: Responses on Mobile Banking Questions



Source: Primary Data (2023)

The data above shows 66 of the respondents said that mobile banking enables them to transact at a rapid , while only 77 said that transactions made using a mobile app or USSD code were correctly executed.The other 67 respondents also mentioned that using the mobile app or USSD code for banking allows them to receive immediate support and replies.While 67 respondents favored the convenience offered by the mobile app or USSD code since it allowed them to conduct business whenever and wherever they pleased via the internet, 77 respondents were able to affirm that the USSD code or mobile application was always running.

4.5.4 Hypothesis Testing H2: Mobile banking has a positive impact on commercial bank customer satisfaction.

Using the R squared, which measures the goodness of fit, the coefficient of linear determination for linear regression analysis was used to assess the strength of the association between the dependent variable (customer happiness) and the independent variable (mobile banking).The coefficient of variation reveals how much the independent variable mobile banking contributes to customer satisfaction, a dependent variable.Table 4.10's results illustrate how much of the dependent variable's variance has been accounted for by the dependent variable.

Table 4.10: Model Summary for Mobile Banking-Customer Satisfaction Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.516	.502	.166552399

a. Predictors: (Constant), Mobile Banking

Source: Primary Data (2023)

According to the data in Table 4.10 above, mobile banking (an independent variable) explains the variation in customer satisfaction with a R squared of 0.516.The quality of fit of the model can be determined by the R squared percentage being more than 50%.The ANOVA findings with regard to the correlation between customer satisfaction and mobile banking are displayed. Below is Table 4.11.

Table 4.11: ANOVA for Mobile Banking-Customer Satisfaction Regression

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.379	2	6.218	12.360	.000[b]
	Residual	13.781	28	.462		
	Total	31.062	32			

a. Predictors: (Constant), mobile Banking

b. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The Analysis of variance (ANOVA) was used to assess the the correlation between the variables under assessment.The results of the ANOVA shown in the above table, there is a correlation between Stanbic Bank's mobile banking and customer satisfaction (F = 12.360, P value =.000). This suggests that mobile banking has a big impact on Stanbic Bank consumer satisfaction.Therefore, mobile banking was statistically acceptable as a relevant variable in assessing customer satisfaction with Stanbic bank.The P value of 0.00, which is less than the recommended value of 0.05, supported this. The findings are shown in table 4.12 below, along with the coefficients for the variable mobile banking that was utilized.

Table 4.12:The Coefficients of the Mobile Banking-Customer Satisfaction Model

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.432	.088		-1.228	.203
	Mobile Banking	.437	.626	.736	7.141	.00

a. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The regression model in this study is as follows:

Y = 18.432 – 0.437X2……………………..equation 2

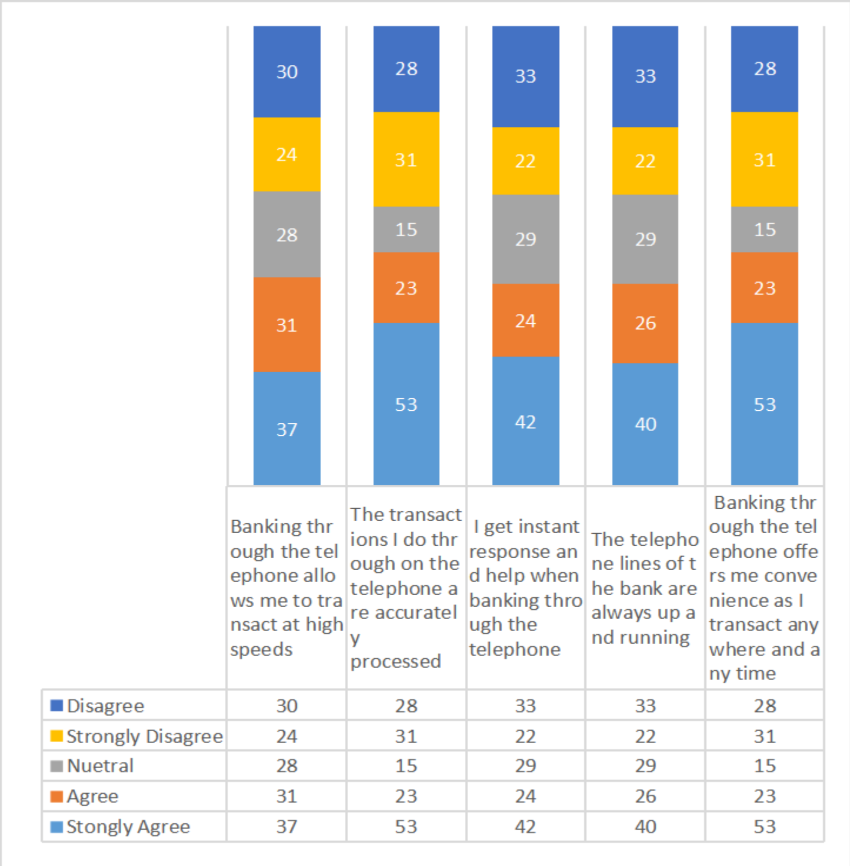
X2 on the Hypothesis equation above represents the independent variable.The mobile banking row in Table 4.9 has a B value of 0.437. This offers positive evidence that mobile banking positively affects consumer satisfaction.

Conclusion:We can conclude that mobile banking positively affects customer satisfaction at Stanbic Bank as we do not reject H2 at the 5% level of significance. At the 5% level of significance, the influence is statistically significant. These findings concur with those of Ngwenya and Manjera (2014).Fozia (2018) also discovered that mobile banking greatly enhances the satisfaction of customers.

4.5.5 Impact of Telephone Banking on Stanbic Bank Customer Satisfaction

The objective of the study was to examine how telephone banking affected customer satisfaction. Figure 4.3 overleaf displays the respondents' views on doing transactions by means of phoning the bank.

Figure 4.3: Responses on Telephone Banking Questions



Source: Primary Data (2023)

In accordance with the data collected, 68 of the respondents said telephone banking helps them to transact quickly, and only 76 said their phone-based transactions were correctly handled.The other 66 respondents also mentioned that using the telephone for banking results in quick replies and assistance.67 respondents endorsed telephone banking's ease since it allowed them to conduct transactions at any time and wherever, while 76 respondents were able to affirm that the telephone lines were always active.

.

4.5.6 Hypothesis Testing H3: Telephone banking has a positive impact on Stanbic bank customer satisfaction.

The coefficient of linear determination for linear regression analysis was used to assess the consistency of the relationship between the dependent variable (Customer satisfaction) and the independent variable (Telephone banking) through the R squared, which stands for the goodness of fit.The coefficient of variation indicates how much the independent variable, telephone banking, contributed to customer satisfaction, the dependent variable.Table 4.13's findings illustrate how much of the dependent variable is explained by the dependent variable.

Table 4.13: Model Summary for Telephone Banking-Customer Satisfaction Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.516	.502	.166552399

a. Predictors: (Constant), Telephone Banking

Source: Primary Data (2023)

Table 4.10 above suggests that telephone banking (the independent variable) explained the variation in customer satisfaction with a R squared of 0.516.The quality of fit of the model is indicated by the R squared percentage being more than 50%.The ANOVA findings for the relationship between telephone banking and customer satisfaction are displayed. Below is Table 4.14.

Table 4.14: ANOVA for Telephone Banking-Customer Satisfaction Regression

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.329	2	6.218	12.430	.000[b]
	Residual	13.771	29	.432		
	Total	31.042	30			

a. Predictors: (Constant), Telephone Banking

b. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The Analysis of variance (ANOVA) was used to assess the relationship between the variables under examination.The ANOVA results shown in the table above shows that there is a correlation between Stanbic Bank's telephone banking and customer satisfaction (F = 12.430, P value =.000). This suggests that telephone banking has a big impact on how satisfied Stanbic customers are.Therefore, telephone banking was statistically acceptable as a relevant variable in figuring out how satisfied Stanbic bank clients were. A P value of 0.00, which is smaller than the standard value of 0.05, supported this. Table 4.15 provides the coefficients for the variable used, which was telephone banking, based on the findings.

.**Table 4.15: Coefficients of the Telephone Banking-Customer Satisfaction Model**

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.333	.086		-1.204	.223
	Telephone Banking	0.452	.676	.716	7.111	.00

a. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The regression model in this study is as follows:

Y = 18.333 – 0.452X3……………………..equation 3

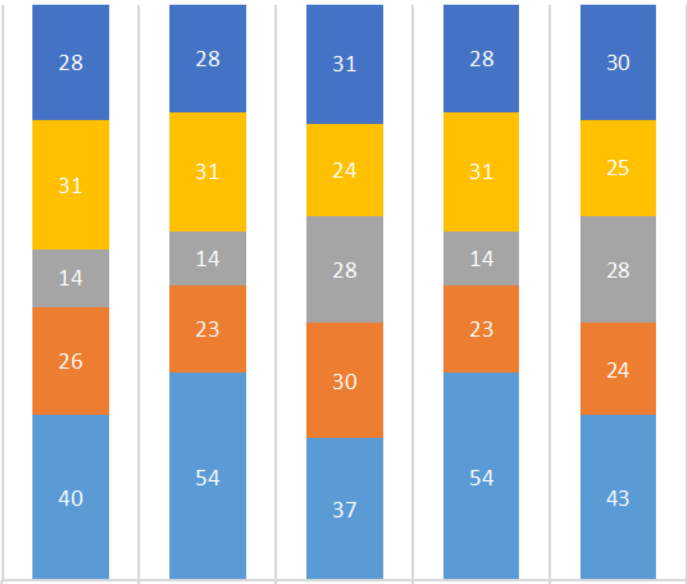
X3 on the Hypothesis equation above represents the independent variable.The telephone banking row's B value is 0.452 in Table 4.15. This provides positive evidence that telephone banking positively impacts customer satisfaction.

Conclusion:The conclusion is that telephone banking has a positive impact on customer satisfaction at Stanbic Bank and do not reject H3 at the 5% level of significance. At a 5% level of significance, the impact is statistically significant. Buttle (2002) and Asad et al. (2016) supports this by suggesting telephone banking had a positive impact on customer satisfaction.

4.5.7.The Impact of ATM banking on Stanbic bank Customer Satisfaction

The aim of the study was to determine how ATM banking impacted consumer satisfaction. Figure 4.4 overleaf displays the respondents' perspectives on using the ATM for transactions.

Figure 4.4: Responses on ATM Banking Questions



	Banking through the ATM allows me to transact at high speeds	The transactions I do through the ATM are accurately processed	I get instant response and help when banking through the ATM	ATMs are always up and running	Banking through the ATM offers me convenience as I transact anywhere and any time
Disagree	28	28	31	28	30
Strongly Disagree	31	31	24	31	25
Nuetral	14	14	28	14	28
Agree	26	23	30	23	24
Stongly Agree	40	54	37	54	43

Source: Primary Data (2023)

In accordance with the data collected, 66 of the respondents said that using an ATM helps them to transact quickly, while only 77 said that transactions made using an ATM were correctly executed.The other 67 respondents likewise mentioned that using an ATM for banking gives them prompt assistance and responses.While 67 respondents approved the ease of ATM banking since they could conduct transactions any place and at any time utilizing the internet, 77 respondents were able to affirm that the ATMs were always open and operational.

4.5.8 Hypothesis Testing H4:Does ATM banking has a positive impact on Stanbic bank customer satisfaction.

An evaluation of the strength of the correlation between the dependent variable (customer satisfaction) and the independent variable (ATM banking) was done using the coefficient of linear determination for linear regression analysis, which measures the quality of fit.The coefficient of variation indicates how much the independent variable, ATM banking, contributes to customer satisfaction, the dependent variable.Table 4.14's findings illustrate how much of the dependent variable is explained by the dependent variable.

Table 4.16: Model Summary for ATM Banking-Customer Satisfaction Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.544	.502	.166552399

a. Predictors: (Constant), ATM Banking

Source: Primary Data (2023)

The above table 4.14 above show R squared of 0.544,implying that ATM banking(Independent variable) explain variability of customer satisfaction.The percentage of the R squared is more than 50% and this implies the goodness of fit of the model.The ANOVA results for the regression of ATM banking and customer satisfaction is shown Table 4.15 below

Table 4.17: ANOVA for ATM Banking-Customer Satisfaction Regression

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.349	2	6.218	12.877	.000[b]
	Residual	13.761	24	.462		
	Total	31.052	30			

a. Predictors: (Constant), ATM Banking

b. Dependent Variable: Customer Satisfaction

Source: Primary Data (2023)

The analysis of variance (ANOVA) was used determine the relationship between the variables under examination.The ANOVA results shown in the above table, there is a correlation between Stanbic Bank customer satisfaction and ATM banking (F = 12.877, P value =.000). This suggests that ATM banking has a big impact on Stanbic Bank consumer satisfaction.Therefore, ATM banking was statistically acceptable as a relevant indicator in assessing customer satisfaction with Stanbic bank.The P value of

0.00, which is less than the standard value of 0.05, corroborated this. The findings are shown in table 4.16 below, along with the coefficients for the variable ATM banking.

Table 4.18: Coefficients of the ATM Banking-Customer Satisfaction Model
.

Coefficients[a]

Model		Unstandardised Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.752	.083		-1.218	.223
	ATM Banking	0.563	.613	.746	7.141	.00

a. Dependent Variable: Customer Satisfaction
Source: Primary Data (2023)

The regression model in this study is as follows:

Y = 18.752 – 0.563X4……………………..equation 4

X4 on the aforementioned Hypothesis denotes the independent variable.The ATM banking row has a B value of 0.563. This reflect that telephone banking has a positivel impact on consumer satisfaction.

Conclusion: The conclusion is that ATM banking has a favorably affects Stanbic Banks customer satisfaction.We therefore do not reject H4 at the 5% level of significance. These findings support those made by Tadesse (2018), Sharon and Claude (2017), Mwatsika (2016), Singh (2011), and Sharon. They discovered that ATM banking increases customer satisfaction.

4.6 Chapter Summary

This chapter examined data analysis, findings presentation, and findings discussion. The response rate was 100%, with men making up 63.3% of the responses. The average age ranges were between 21 and 30 and 31 and 40. 21.3% of respondents have been bank customers for more than 10 years, while 67.4% have been customers for one to ten years. Customers of Stanbic Bank had concerns about ease and accuracy while using internet banking, lack of instant response, transactions not accurately processed, and the difficulty of doing transactions over the phone and the intermittent availability of the banks' phone lines.

The study tested hypotheses regarding the impact of e-banking strategies on customer satisfaction, and the results showed that internet banking had a positive impact on customer satisfaction. Mobile banking also had a statistically positive impact on customer satisfaction. The study tested hypotheses regarding the impact of e-banking strategies on customer satisfaction, and the results showed that internet banking had a positive impact on customer satisfaction.

Telephone banking had a favorable effect on customer satisfaction, with a positive regression coefficient of 0.452. ATM banking had a positive regression coefficient of 0.543, R squared value of 0.544, and R value of 0.716. The next chapter covers research findings, recommendations, and ideas for more research.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarises the findings relative to research objectives,showing to what extent the study objectives have been accomplished. The chapter also draws comparisons between research findings and the empirical findings, followed by advice based on the study results. The final section of the chapter makes recommendations for future research projects.

5.2 Summary

The study assessed the impact of Stanbic Bank's e-banking practices on customer satisfaction during the Covid 19 era. The goals of the study were to evaluate the impact of internet banking, mobile banking, telephone banking, and ATM banking on customer satisfaction. Hamid (2018) and Solanki (2018) argued that internet banking positively impacted customer satisfaction, Gomachab and Maseke (2018) and Fozia (2018) contributed significantly to customer satisfaction, Asad (2016) also supported the view that telephone banking positively impacted consumer satisfaction, and Singh (2011) and Tadesse (2018) agreed on the impact that ATM banking increased customer satisfaction. 245 Stanbic Bank clients in the Harare central business area were the target population. The Raosoft sample size calculator recommended a sample of 150 bank clients and the same number of questionnaires were administered.

On-site administration of 150 surveys resulted in a 100% response rate. Regression analysis and descriptive statistics were used to analyse the bank customers' responses. The research findings were that all the e-banking strategies had positive impact on Stanbic Bank customers during the Covid 19 era.

5.3 Conclusions

The study showed that all the e-banking strategies had a positive impact on the satisfaction of Stanbic Bank customers during the Covid era..The customers were also able to access Stanbic bank mobile applications and USSD short codes to carry out transactions.The use of telephone banking resulted in customer satisfaction. Stanbic Bank providined banking services online or via other internet-related platforms.. ATMs resulted in easy access to cash making it easier for the customers thereby contributing positively to their satisfaction

5.4 Recommendations

The following are recommendations based on the research findings.

(1) Stanbic Bank must inform its clients about banking via the internet, emphasising the advantages that arises as well as the drawbacks. Customers will therefore choose internet banking without doubt, enhancing their satisfaction.

2) Stanbic Bank can create a large call centre that processes many calls at once.The telephone lines should always be up and running such that clients can be answered quickly.

3) ATMs for Stanbic Bank may be placed in a variety of locations including stores and other retail spaces. This might lead to greater customer satisfaction due to easy access to cash

5.5 Research suggestions for further Studies

The research suggest the following as areas of further research.

1) Assess the impact of other e-banking strategies other than those discussed above There are further e-banking techniques besides the four examined in this study. It is possible to do more research to examine the impact of the other e-banking techniques. It could be helpful to banks to embrace these other e-banking practices if they have a substantial positive influence on the happiness of customers.

2) An investigation of the influence or function of e-banking initiatives from a qualitative standpoint may be conducted. This would combine sociological, psychological, and customer habits aspects. This study was mostly quantitative in nature.

5.6 Limitations of the Study

While undertaking the research the researcher faced some challenges.One of the challenges was lack of cooperation from banks staffs some who were reluctant to allow the researcher to distribute questionnaires citing that Covid 19 rules did not allow.Another challenge faced was that of some clients who claimed they did not have enough time to sit down and fill the distributed questionnaires.

REFERENCES

Abbas, S. K. et al., 2018. Integration of TTF,UTAUT, and ITM for mobile banking adoption. *International Journal of Advanced Engineering,Management and Science,* 4(5), pp. 1-13

Agbor, J.M. The Relationship between Customer Satisfaction and Service Quality: *A Study of Three Service Sectors in Umeå; Umeå University, Faculty of Social Sciences*: Umeå, Sweden, 2011.

Ahmad, R. & Buttle, F., 2002. Retaining telephone banking customers at Frontier Bank. *International Journal of Bank Marketing,* 20(1), pp. 5-16

Alanazi, A. & Bach, C., 2016. Factors That Affect And Enhance Customer Satisfaction. *Journal of Research in Business and Management,* 4(9), pp. 80-88

Al-Hajri, S., Echchabi, A., Ghayas, S., & Akour, M. A. (2022, May 29). *Customers' Acceptance of E-Banking during the COVID-19 Pandemic*: The case of Oman. SpringerLink.Retrieved January 6 , 2023,from https://link.springer.com/chapter/10.1007/978-981-16- 8267-4_1

Al-Qudah, A. A., Al-Okaily, M., Alqudah, G., & Ghazlat, A. (2022, June 27). *Mobile payment adoption in the time of the COVID-19 pandemic - electronic commerce research. SpringerLink. Retrieved November 14, 2022, from https://link.springer.com/article/10.1007/s10660-022- 09577-1*

Asiyanbi, H., & Ishola, A. (2018). *E-Banking services impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria. Accounting, 4(4), 153-160.*

Asad, M. M., Mohajerani, N. S. & Nourseresh, M., 2015. *Prioritizing Factors Affecting Customer Satisfaction in the Internet Banking System Based on Cause and Effect Relationships. Procedia Economics and Finance , Volume 36, pp. 210-2019*

Aslam, W., Tariq, A. & Arif, I., 2019. *The Effect of ATM Service Quality on Customer Satisfaction and Customer Loyalty: An Empirical Analysis. Global Business Review, Volume 1, pp. 1-11.*

Belay, L. & Kindie, B., 2017. *The Effect of ATM Service Quality on Customer Satisfaction: Evidences from Customers of Ethiopian Commercial Banks in Debremarkos Town. European Journal of Business and Management, 9(7), pp. 109-116.*

Chen, Z., Hossen, M. M., Muzafary, S. S. & Begum, M., 2018. *Green banking for environmental sustainability-present status and future agenda: Experience from Bangladesh. Asian Economic and Financial Review, 8(571), pp. 1-12.*

Creswell, J. W. & Clark, L. V., 2017. *Designing and conducting mixed methods research.* Thousand Oaks: Sage Publications.

Creswell, J. W. & Creswell, D. J., 2018. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches.* 5th ed. Thousand Oaks, CA: SAGE
Daniel, A., 2002. *The E-Business Revolution - Living and Working in an Interconnected World.* New York: Prentice Hall.

Daka, C. G., & Phiri, J. (2019). *Factors Driving the Adoption of E-Banking Services Based on the UTAUT Model. International Journal of Business Management, 14, 43-52*

Diniz, F. R., Hohemberger, R., Konzen, M. P., & Temp, D. C. (2021). *E-Banking Security: Threats, Challenges, Solutions, and Trends. In Information Resources Management Association (Ed.), Research Anthology on Concepts, Applications, and Challenges of FinTech (pp. 385-397). IGI Global.*

Drassler, J. 2021. *Why traditional banks are faring better than challenger banks DURING COVID-19*. https://www.quavo.com/knowledge_center/why-traditional-banks-are-faring-better-than-challenger-banks-during-covid-19/

Dwivedi, Y. K. et al., 2017. *Re-examining the unified theory of acceptance and use oftechnology (UTAUT): Towards a revised theoretical model. Information Systems Frontiers,* Volume 1, pp. 1-16.

Fahmi, S., & Rohman, F. (2018). *Factors Affecting Indonesian Consumers to Switch, Using Mobile Banking and Internet Banking Service. In The International Conference of Organizational Innovation (pp. 1236-1248). Knowledge E.*

Fozia, D., 2018. *Impact of Mobile Banking on Overall Customer Satisfaction: An Empirical Study. London Journal of Research in Management and Business, Volume 18, pp. 1-10*

George, A., 2018. P*erceptions of Internet banking users — a structural equation modelling (SEM) approach. IIMB Management Review, 30(4), pp. 357-368.*

Gichukil,J,G and Jongono ,A.(2018) *Electronic Banking and Accessibility of Financial Services in Commercial Banks:Theoretical and Empirical Literature Review*

Godwin-Jones, R. (2001). *Accessibility and web design: why does it matter?*

Gomachab, R. & Maseke, B. F., 2018. *The impact of mobile banking on customer satisfcation: Commercial banks of Namibia (Keetmanshoop). Journal of Internet Banking and Commerce, 23(2), pp. 1-18.*

Hamid, A. A. M., Alabsy, N. M. A. & Mukhtar, M. A., 2018. *The Impact of Electronic Banking Services on Customer Satisfaction in the Sudanese Banking Sector. International Business Research, 11(6), p. 102.*

Hammoud, J., Bizri, R. M. & Baba, I. E., 2018. *The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. SAGE, Volume 1, pp. 1-12.*

Haq., I. U., & Awan., T. M,. *Impact of Ebanking service quality on e-loyalty in pandemic times through interplay of e-satisfaction. Vilakshan - XIMB Journal of Management. Retrieved November 22, 2022, from https://www.emerald.com/insight/content/doi/10.1108/ XJM-07-2020-0039/full/html*

Hossain, N. & Hossain, Y., 2015. *Mobile Banking and customer satisfaction: The case of Dhaka City. World Review of Business Research, Volume 5, pp. 108-120.*

Islam, R., Ahmed, S., Rahman, M., & Al Asheq, A. (2020). *Determinants of Service Quality and Its Effect on Customer Satisfaction and Loyalty: An Empirical Study of Private Banking Sector.*

Ismoyo, N. B., Hadiwidjojo, D., Rahman, F. & Rahayu, M., 2017. *Service Quality Perception's Effect on Customer Satisfaction and Repurchase Intention. European Business and Management, 3(3), pp. 37-46.*

Jannat, M. & Ahmed, I., 2015. *Factors Influencing Customer Satisfaction of Mobile Banking Services: A Study on Second - Generation Banks. European Journal of Business and Management , 7(26), pp. 88-96.*

Jibril, A. B., Kwarteng, M. A., Chovancova, M., & Denanyoh, R. (2020). *Customers' Perception of Cybersecurity Threats toward E-Banking Adoption and Retention: A Conceptual Study. In The ICCWS 2020 15th International Conference on Cyber Warfare and Security (pp. 270-276)*

Jeong, M. S., Cha, J. E., & Jang, D. H. (2016). *Impact of the Service Quality of Horseback Riding Experience on Customer Satisfaction and Loyalty—In Case of Jangsu Horse Riding Experience Course. Journal of Korean Society of Rural Planning, 22, 131-140.*

Kahandawa, K. & Wijayanayake, J. I., 2014. *Impact of Mobile Banking Services on Customer Satisfaction:A Study on Sri Lankan State Commercial Bank. Voyager: The Journal of Computer Science & Information Technology, 3(3), pp. 546-552.*

Kalimang'asi, N., Bundala, D. M. & Mlowosa, T. P., 2014. *Measuring Contributions of Information Technology on Bank's Service Offering: The Case of National Microfinance Bank (NMB) Ltd Tanzania. International Journal of Scientific and Research Publications, 4(11), pp. 1-12*

Ketema, E., & W/Selassie, Y. (2020, November 30). *The impact of M-banking quality service on customer's satisfaction during COVID-19 lock down: The case of Bank of Abyssinia, Ethiopia. African Journal of Marketing Management. Retrieved November 14, 2022, from https://academicjournals.org/journal/AJMM/articleabstract/E8CC26E6520*

Khatoon, S., Xu, Z., & Hussain, H. (2020). *The Mediating Effect of Customer Satisfaction on the Relationship between Electronic Banking Service Quality and Customer Purchase Intention: Evidence from the Qatar Banking Sector. SAGE Open,10*

Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). *Customer Satisfaction with Bank Services: The Role of Cloud Services, Security, e-Learning and Service Quality. Technology in Society, 64, Article ID: 101487.*

Ling, G. M., Fern, Y. S., Boon, L. K. & Huat, T. S., 2016. *Understanding Customer Satisfaction of Internet Banking: A Case Study In Malacca. Procedia Economics and Finance, Volume 37, pp. 80-85*

Ling, Y. P., Balaji, M. S. & Khong, K. W., 2015. *Building trust in internet banking: A trustworthiness perspective. pp. 235-252.*

Malhotra, P. & Singh, B., 2009. *The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience. Eurasian Journal of Business and Economics, Volume 2, pp. 43-62.*

Masamila, B., 2014. State of Mobile Banking in Tanzania and Security Issues. *International Journal of Network Security and Its Applications,* Volume 1, pp. 1-13.

Michail,B.(2022) *Customer Satisfaction & E-Banking in Greece during COVID-19 Period. eBusiness & eCommerce eJournal, Vol. 14, No. 15: May 6, 2022,AvailableSSRN: https://ssrn.com/abstract=4096896 or http://dx.doi.org/10.2139/ssrn.4096896*

Miklós, P., Hossam, H., János, N., József, P., and Judit O. (2019).*The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking Sector.Retrived 6 December 2022 From:https//www.researchgate.net/publication/331234570*

Mohammed, N., & Faleel, J. (2021). *Empirical Study on Security in Online Banking in Saudi Arabia. PalArch's Journal of Archaeology of Egypt/Egyptology, 18, 58*-67.

Momani, A. M., & Jamous, M. (2017). *The Evolution of Technology Acceptance Theories*

Munyanyi, W., 2014. "Banking the Unbanked": Is Financial Inclusion Powered by Ecocash a Veracity in Rural Zimbabwe. *Greener Journal of Banking and Finance,* 1(0), pp. 001-009.

Mwatsika, C., 2016. Impact of ATM Banking Performance on Customer Satisfaction with the Bank in Malawi. *International Journal of Business and Economics Research,* 5(1), pp. 1-9.

Ngilangwa, E. & Venkatakrishnan, V., 2014. Customer Satisfaction on Mobile-Phone Money Transfer Services' Usage in Dodoma Urban, Tanzania. *International Journal of Research in Computer Application and Management* , 4(6), pp. 73-79.

Ngwenya, B. & Manjera, A., 2015. *AN ANALYSIS OF THE IMPACT OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY: A CASE STUDY OF STANDARD CHARTERED BANK OF ZIMBABWE. 5(3), pp. 1-5.*

Nicholaus, S. C. & Venkatakrishnan, V., 2013. *Challenges of mobile-phone money transfer services' market penetration and expansion in Singida District, Tanzania. International Journal of Research in Management and Technology, 3(6), pp. 205-215.*

Nyamtiga, B. W., Sam, A. & Laizer, L. S., 2013. *Security Perspectives For USSD Versus SMS In Conducting Mobile Transactions: A Case Study Of Tanzania. International Journal of Technology Enhancements and Emerging Engineering Research, 1(3), pp. 38-43.*

Parasuraman, A., Zeithaml, V. A. & Berry, L. L., 1985. *A conceptual model of service quality and implications for future research. Journal of Marketing, Volume 49, pp. 41-50.*

Parasuraman, A., Zeithaml, V. A. & Berry, L. L., 1988. SERVQUAL: *A multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing, Volume 1, pp. 12-40*

Park, Y., Chen, J. (2007). *Acceptance and adoption of the innovative use of smartphone. Industrial Management and Data Systems*, 107(9), 1349-1365

Pooya, A., Abed Khorasani, M., & Gholamian Ghouzhdi, S. (2020). *Investigating the Effect of Perceived Quality of Self-Service Banking on Customer Satisfaction. International Journal of Islamic and Middle Eastern Finance and Management, 13, 263-280.*

Raosoft, 2023. *Raosoft.*
[Online]Available : .htmlhttp://www.raosoft.com/samplesize.
[Accessed 6 January 2023]

Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). *Internet Banking Service Quality, E-Customer Satisfaction and Loyalty*: The Modified E-SERVQUAL Model. The TQM Journal, 32, 1443-1466.https://doi.org/10.1108/TQM-02-2020-0019

Robinson, T., (2000), *Internet banking: still not a perfect marriage*. Informationweek.com , April 17, 104-106.

Roy, S. K., Shekhar, V., Lassar, W. M., & Chen, T. (2018). *Customer engagement behaviors: The role of service convenience, fairness and quality. Journal of Retailing and Consumer Services, 44, 293–304.*

Rouse, M. & Verhoef, G., 2017. *Mobile banking in Sub-Saharan Africa: setting the way towards financial development. MPRA, pp. 1-21.*

Sardana, S., & Bajpai, V. N. (2020). *E-Banking Service Quality and Customer Satisfaction: An Exploratory Study on India. International Journal of Services and Operations Management, 35, 223-247*

Sandal, A., Manisha, S., & Vikas, C. (2020). *E-Banking Frauds: The Current Scenario and Security Techniques.*

Santouridis, I. & Kyritsi, M., 2014. Investigating the Determinants of Internet Banking Adoption in Greece. *Procedia Economics and Finance,* Volume 9, pp. 501-510.

Seetharaman, P. (2020), "*Business models shifts: Impact of covid-19*", International Journal of Information Management, Vol. 54, p. 102173.

Sekyere, B. O., Abiew, N. A., Acquah, J. & Vormaw, C., 2018. Improving Electronic Banking in Ghana using USSD. *International Journal of Computer Applications,* 180(17), pp. 8-13

Sharon, I. B. & Claude, N. J., 2017. Impact of ATM Service Quality Dimension on Customer Satisfaction: A Case Study of Bank of Kigali. *International Journal of Management and Applied Science (IJMAS),* 3(12), pp. 77-82

Singh, S., 2011. The impact of ATM services on customer satisfaction in Indian banks.
International Journal of Financial Services Management, 5(2), pp. 177-196.

Shambare, R., 2013. Factors influencing the adoption of cell phone banking by South African students. *African Journal of Business Management,* 7(1), pp. 30-38.

Shankar, A., & Jebarajakirthy, C. (2019). *The influence of e-banking service quality on customer loyalty*. *International Journal of Bank Marketin*g, 37(5), 1119–1142. https://doi.org/10.1108/IJBM-03-2018-0063

Shankar, A., Jebarajakirthy, C., & Ashaduzzaman, M. (2020). *How Do Electronic Word of Mouth Practices Contribute to Mobile Banking Adoption*? Journal of Retailing and Consumer Services, 52, Article ID: 101920.

Siau, K., & Wang, W. (2018). *Building Trust in Artificial Intelligence, Machine Learning, and Robotics*. Cutter Business Technology Journal, 31, 47-53.

Solanki, U., 2018. Impact of Electronic Banking on Customer Satisfaction. *International Journal of Trend in Scientific Research and Development ,* 2(5), pp. 978-982.

Suariedewi, I.G.A.A.M. and Suprapti, N.W.S. (2020), "*Effect of mobile service quality to e-trust to develop e-satisfaction and e-loyalty mobile banking services. International research journal of management*", IT and Social Sciences, Vol. 7 No. 1, pp. 185-196.

Sunith, C. K., 2019. Customer Satisfaction in E-Banking Services. *International Journal of Business and Management Invention,* 8(1), pp. 19-24.

Taber, K. S., 2018. The Use of Cronbach's Alpha When Developing and Reporting Research Instruments in Science Education. *Research in Science Education,* 48(6), pp. 1273-1296.

Tadesse, B., 2018. Review Article on Impact of ATM Service on Customer Satisfaction. *Trends in Technical and Scientific Research,* 2(1), pp. 1-6.

Takieddine, S. & Sun, J., 2015. Internet banking diffusion: A country-level analysis. *Electronic Commerce Research and Applications,* Volume 1, pp. 1-13.

Tamajong, C. F. (2020). *E-Banking Acceptance: An Empirical Study of Cameroonian Customers*. Cardiff Metropolitan University.

Tchakounte, U. T. (2021). *Determinants of E-Banking Adoption, Post Adoption and Customer Satisfaction at NFC Bank*. Catholic University of Central Africa

Tchakounte, U. T. (2021). *Determinants of E-Banking Adoption, Post Adoption and Customer Satisfaction at NFC Bank*. Catholic University of Central Africa.

Teka. B. M. (2020). *Factors affecting bank customers usage of electronic banking in Ethiopia: Application of structural equation modelling* (SEM). *Cogent Economics & Finance, 8*(1)

Timothy, A., 2012. Electronic Banking Services and Customer Satisfaction in the NigerianBanking Industry. *International Journal of Business and Management,* 2(1), pp. 1-8.

Venkatesh, V., Morris, M. G., Davis, G. B. & Davis, F. D., 2003. User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), pp. 425-478.

Vhumbunu, R. T., 2014. *AN ANALYSIS OF THE FEASIBILITY OF A CASHLESS ZIMBABWEAN SOCIETY* , Harare: University of Zimbabwe.

Wójcik, D. and Ioannou, S. (2020), "*COVID-19 and finance: market developments so far and potential impacts on the financial sector and centres*", Tijdschrift Voor Economische en Sociale Geografie, Vol. 111 No. 3, pp. 387-400.

Wondwossen, J., and Dhiraj, S. (2020). The Effect of E-Finance Service Quality on Bank Customers' Fintech E-Loyalty: Evidence from Ethiopia. International Journal of E-Business Research (IJEBR), 16, 69-83

Yoon, C., 2010. Antecedents of customer satisfaction with online banking in China: The effects of experience. *Computers in Human Behavior,* Volume 26, pp. 1296-1304.

APPENDICES

APPENDIX A: QUESTIONNAIRE TO BANK CUSTOMERS

INTRODUCTION

My name is Tinashe Chimwaza and am studying towards a Honors Degree in Banking and Finance degree with Bindura University of Science Education(BUSE). I am carrying out a research titled "Impact of e-banking strategies on customer satisfaction during the Covid 19 era: A case of StanBic Bank." Your honest views and opinions are very significant. Your responses will be confidential and used for academic purposes only. Do not write your name or any identification on the questionnaire. Thank you for your collaboration.

SECTION A: PERSONAL DETAILS

Please tick [√] the appropriate response

A1) What is your gender?

Male ☐ Female ☐

A2) What is your age group?

Less than 20 years ☐ 31 – 40 years ☐

31 – 40 years ☐ Above 40 years ☐

A3) What is your highest education level?

Secondary education ☐ University education ☐

College ☐ Other ☐

A4) How long have you been a client of StaBic bank?

Less than 1 year ☐ 6 – 10 years ☐

☐

1 – 5 years ☐ Above 10 years

SECTION B: DOING TRANSACTIONS ON THE INTERNET THROUGH A COMPUTER, PHONE OR OTHER ELECTRONIC DEVICE

The following are statements on internet banking. May you rate these statements by putting a tick [√] in the appropriate box.

Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	**2**	**3**	**4**	**5**
	SD	**D**	**N**	**A**	**SA**
B1) Banking through the internet allows me to transact at high speeds					
B2) The transactions I do through banking on the internet are accurately processed					
B3) I get instant response and help when banking on the internet					
B4) The bank website is always up and running					
B5) Internet banking offers me convenience as I transact anywhere and any time					

SECTION C: USING THE MOBILE APPLICATION OR/AND USSD CODE

The following are statements on mobile banking. May you rate these statements by putting a tick [√] in the appropriate box.

Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	**2**	**3**	**4**	**5**
	SD	**D**	**N**	**A**	**SA**
C1) Banking through the mobile app or USSD code allows me to transact at high speeds					
C2) The transactions I do through on the mobile app or USSD code are accurately processed					
C3) I get instant response and help when banking through the mobile app or USSD code					
C4) The mobile app or USSD code is always up and running					
C5) Banking through the mobile app or USSD code offers me convenience as I transact anywhere and any time					

SECTION D: DOING TRANSACTIONS BY CALLING THE BANK

The following are statements on telephone banking. May you rate these statements by putting a tick [√] in the appropriate box.

Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	**2**	**3**	**4**	**5**
	SD	**D**	**N**	**A**	**SA**
D1) Banking through the telephone allows me to transact at high speeds					
D2) The transactions I do through on the telephone are accurately processed					
D3) I get instant response and help when banking through the telephone					
D4) The telephone lines of the bank are always up and running					
D5) Banking through the telephone offers me convenience as I transact anywhere and any time					

SECTION E: USING THE ATM

The following are statements on ATM banking. May you rate these statements by putting a tick [√] in the appropriate box.

Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	**2**	**3**	**4**	**5**
	SD	**D**	**N**	**A**	**SA**
E1) Banking through the ATM allows me to transact at high speeds					
E2) The transactions I do through on the ATM are accurately processed					
E3) I get instant response and help when banking through the ATM					
E4) ATMs are always up and running					
E5) Banking through the ATM offers me convenience as I transact anywhere and any time					

12345

ORIGINALITY REPORT

14%	9%	3%	8%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	scholar.mzumbe.ac.tz Internet Source	6%
2	Submitted to Bindura University of Science Education Student Paper	4%
3	ir.umk.edu.my Internet Source	1%
4	Submitted to Bolton Institute of Higher Education Student Paper	1%
5	liboasis.buse.ac.zw:8080 Internet Source	1%
6	Submitted to University of Hull Student Paper	1%
7	Submitted to University of College Cork Student Paper	1%
8	Mohamed Abdelkader AbdelHamid, Shaymaa Farid Fawzy. "The Factors That Affect Customers' Revisit Intention of Hotels: An	1%