

Customers Perception on Ease of Use of Internet Banking in Commercial Banks in Kenya

¹Dr. Stephen Titus Waitthaka, ²Kilembwa Muthengi Joseph Nzeveka

¹Department of Computing and Information Technology Kenyatta University, Kenya

²School of Business-Department of Business Administration Kenyatta University, KENYA

Abstract: Internet banking allows banks to provide information and offer services to their customers conveniently using the internet technology. However, studies have shown that customers have perceptions that impact on the uptake and continuous usage of the platform. The purpose of this study is to understand the effect of customer perceptions on usage of internet banking in commercial banks in Kenya. This study used descriptive research design while a stratified random sampling technique was used to select subjects to represent the target population which was made up of 1,837,312 customers of commercial banks within Nairobi County. An estimated 384 respondents were targeted to participate in the study. 272 questionnaires representing a 71% response rate were received and analysed. Based on the findings of the research it was concluded that customers have perception that have an effect on usage of internet banking.

Keywords: Internet banking, commercial bank, Technology Acceptance Model, customer perceptions.

1. INTRODUCTION

The introduction of information technology (IT) has led to the fast growth and development in the service sector making it one of the leading worldwide (Goncalves, Dentisse, & Rhonda, 2008). The most noticeable example is in the banking industry, where through the introduction of IT related products in internet banking, electronic payments, security investments and in addition information exchange (Berger, 2008), banks provide more diverse services to customers with less manpower. The fruition of banking technology has largely been driven by changes in distribution channels as evidenced by the introduction of e-channels such as automated teller machine (ATM), tele-banking, PC-banking and most recently internet banking by commercial banks (Gallup Consulting, 2008). E-banking channels have experienced phenomenal growth and have become the main avenues for banks to deliver their products and services (Amato- McCoy, 2009). Nyangosi & Aroca (2009) noted that banking through electronic channels has gained much popularity in recent years with majority of the banks having rolled out one or more of these to deliver their products and services to a wide clientele. Significantly, the application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness (Obusan, 2011). According to Munyoki & Ngigi (2011) continuous technology development, particularly information technology revolution has forced the banks to embrace internet banking channel as one of the strategies for their sustainable growth in an expanded competitive environment.

1.1 Internet banking:

Internet banking is defined as the 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, Tofara & Langton, 2009).

Banks decide to invest in internet banking for many reasons; among these are: pressures to cut costs, increase information richness for customers, pressures to produce more without increasing costs, improve the quality of services in order to

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W. H. Morton Cameron



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Modern African Banking Cases Alan Milner, Susan Abrahams, 1973 Law Reports of Kenya, Containing Cases Determined by the Supreme Court of the Colony and Protectorate of Kenya, 1967 Digital Financial Inclusion and Regulation Ogochukwu Monye, 2022-10-17 This book explores the various considerations for achieving an effective regulatory strategy to improve financial access and usage in Nigeria and beyond Gaps in the legal and institutional framework for digital financial services DFS as well as the barriers that contribute to financial exclusion are identified as are the policy changes needed to provide more extensive accessible and sustainable financial inclusion value In addition the book covers divergent themes around the use of and insights for regulating industry financial services providers and challenger entities that herald industry disruption The book adopts three research methods The doctrinal research method is used to buttress the law and development analysis and the themes around regulation adoption and usage of financial services To elucidate the application of financial innovations comparative case studies are drawn from selected jurisdictions including Kenya South Africa Ghana The Philippines Brazil Mexico Uganda Pakistan India and Bangladesh Lastly using the empirical research method the author reports the burden experienced by the residents of a community without banks in accessing finance Included in this discussion are the barriers to finance as well as the coping strategies adopted by the community residents to access formal and informal finance *Law Reports Containing Cases Determined by the High Court of East Africa, and by the Court of Appeal for Eastern Africa, and by the Judicial Committee of the Privy Council ... Kenya. Supreme Court, 1928*

Global Financial Development Report 2014 World Bank Group, 2013-11-07 The second issue in a new series Global Financial Development Report 2014 takes a step back and re examines financial inclusion from the perspective of new global datasets and new evidence It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors

Law and Regulation of Mobile Payment Systems Joy Malala, 2017-11-28 Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa In Kenya the introduction of M Pesa a new financial services model has transformed the banking and financial services industry Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than 4 million people in Kenya have bank accounts This book addresses the legal and regulatory issues arising out of the introduction of M Pesa in Kenya and its drive towards financial inclusion It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion It also examines the way that mobile payments have been

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