



Customer Satisfaction Towards E-Banking Services: a Case Study on Ific Bank Ltd.

Prelude

In a constantly changing world of today, where past is replaced by dynamic present and the dynamic present is being replaced by more challenging future, the old ways of doing things is no longer valid. Change is permanent and a reality. Those who are not able to keep pace with the changes are destined to loose the race. Science and technology is changing the way financial institutions perform their transactions. Today's banks are shaking by these technological changes. Life has never been so easy, comfortable, and luxurious. Science and technology have brought our life to this stage.

But a new technology brings with it not only the potential for success but also a never-ending series of questions regarding its design, its value to its users, ultimate use and acceptability. E-banking is the waves of the future. It provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet, telephone or other electronic delivery channels. For many consumers, electronic banking means 24-hours access to cash through an Automated Teller Machine (ATM) or Direct Deposit of paychecks into checking or savings accounts.

But electronic banking now involves many different types of transactions. E-banking is a form of banking where funds are transferred through an exchange of electronic signals between financial institution, rather than exchange of cash, checks or other negotiable instruments. With the expansion of global Information and Communication Technology (ICT) infrastructure and the internet, e-banking is set to play a pivotal role in the national economy. proper software, infrastructure, cyber law and skilled manpower are important for the implementation of e-banking in a country.

The concept of e-banking includes all types of banking activities performed through electronic networks. E-banking includes activities like payment of bills and invoices, transfer of funds between accounts, applying for a loan, payment of loan installments, sending funds to third parties via emails or internet connections regardless of where the client is located. Since e-banking offers some smart services benefiting both banks and customers compared with traditional banking system, it has become imperative to make necessary room for the scheduled banks to flourish e- banking.

Since e-banking offers some smart services benefiting both banks and customers compared with traditional banking system, it has become imperative to make necessary room for the scheduled banks to flourish e-banking. Among others, attractiveness of e-banking includes:

- it lowers transaction cost;
- provide 24-hour services;
- ensure increased security and control over transactions;
- reduces fraud risk;
- performs higher volume of transactions with less time;
- increases number and volume of value payment through banks;
- allows remote transactions facilities that replac

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RJ Shavelson



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