



National University of Science and Technology

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**An assessment of the impact of e-banking platforms on service delivery in
banking institutions: A Case of Zimbabwean Commercial banks.**

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ABSTRACT

Banking institutions, businesses and clients can benefit much from the vast e-banking technologies at stake than stampeding for cash in order to make the same transactions that can be fostered through e-banking platforms. However, there is evidence of underutilisation of these platforms, which is often affecting the intended benefits to the banking clients. The study assesses the impact of e-banking platforms on service delivery in banking institutions for the Zimbabwean Commercial banking clients. The research reviews literature from other authors and organisations for authenticity of results. In fact finding, the research employed the quantitative methodology where exploratory research approach has been applied through making use of questionnaire data collection method to the sampled 392 clients from the Commercial Banking Institutions in Zimbabwe. The IBM SPSS version 21 software was used to analyse data collected where Pearson Correlation Method was applied in impact assessment and Factor Analysis helped in revealing the impact of each independent variable. Results obtained in the study shows that e-banking platforms cause a significant and positive impact on service delivery in banking institutions. Convenience, accessibility, privacy and security, speed and lower fees and charges of e-banking platforms have been found to be key pillars to better service delivery in banking institutions. The study has established that customers are seeing value in e-banking platforms despite them creating teething challenges, which is strongly affecting their trust in them. Banking institutions in Zimbabwe should make great strides in addressing customer concerns in the usage of e-banking platforms to instil their relevance on service delivery in the hearts of customers.

Keywords: ATMs, E-banking, Internet banking, Mobile Banking, Mobile Banking, Service Delivery, POS