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The Impact of Technology Towards Customer Satisfaction in Zanaco, Barclays and Atlass Mara, (A Case Study in Lusaka Province of Zambia)

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ABSTRACT

The introduction of ICT has also led to the fast growth and development of the service sector, making the sector one of the leading worldwide. Added to this is the introduction of electronic commerce popularly referred to as e-commerce which is thought to hold the promise of a new commercial revolution by offering an inexpensive and direct way to exchange information and to sell or buy products and services (Abor, 2005). Lusaka Province being the capital city of Zambia   can boast to be one of the best performing financial regions in Zambia and the banking sector is the nucleus around which the financial sector revolves.

A self-administered, structured questionnaire was used to gather data from respondents to the study (Cooper and Schindler 2006; Malhotra and Birks, 2007). The researcher first had to seek permission from the Branch Manager of all the banks used for the study. The permission was to allow their premises to be used for this study. Each respondent to the study was asked to fill a questionnaire after a brief introduction and objective of the study has been explained. The research questionnaires were distributed in front of the banks during business hours.

The main research instrument for this study was the questionnaire. The questionnaire was divided broadly into two sections. These are the demographic section and the characteristics of service quality section. Under the demographic section variables such as age of the respondent, gender, income level, marital status and highest educational level was asked.

Internet banking is at an evolutionary stage, finding person who use such service may be quiet difficult then convenience sampling method was therefore used for data collection. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher (Black, 1999).

In all, One hundred and twenty (120) questionnaires were administered to five banks. In each bank twenty-four (24) customers were conveniently selected from each of the five (5) banks. Table 1.0 below shows a summary of the questionnaires administered to each category of respondent and the response rate.

In the various hypotheses of this study. In testing the hypotheses the Pearson correlation was extensively used. Additionally the model for this study was tested using a simple linear regression model. Most of the variables tested were presented using tables and charts. The use of table and charts enabled for a clearer understanding and also gave it a pictorial view.

The main findings of this study can be summarized into three main themes. These themes are the testing of the hypothesis, the analysis of the demographic data and the reliability test. The demographic analysis shows that more males use the internet banking services than their female counterparts. Additionally, when it comes to age group, the modal age of users of internet users of the banks in Lusaka was 30-49 year or in their youthful age. The marital status of most of the users of internet banking activities in Lusaka were married whilst educationally, majority hold a Bachelor degree from various fields of studies.

Most users of internet banking have been using the services for between 1-3 years and majority use the services thrice in a month. In Cronbach Alpha test for the reliability of the data shows that ease of use and speed of delivery met the Nunnally and Bernstein's criteria of 70% whilst the remaining dimensions of services quality fulfilled the test prescribe by Garson (2002). The study tested three major hypotheses. The major finding of the first hypothesis shows that all the service quality determinant customer satisfaction was positively correlated to the customer satisfaction and was significant.

The second hypothesis shows that speed of delivery, ease of use; privacy or security and reliability of services were positively related. The third and final hypothesis shows that age and educational level were positively related to customer satisfaction and were also significant. These two demographic factors therefore influence the overall customer satisfaction of users of internet banking in Lusaka City.

Keywords

- ✓ Inexpensive

- ✓ Demographic

- ✓ Correlation

- ✓ Comparative

- ✓ Customer Satisfaction

- ✓ Internet Banking

Introduction

The development of information and communication technology (ICT) in Southern Africa over the last two decades is drastically altering the way businesses are operated in Southern Africa in general and Zambia in particular. The introduction of ICT has also led to the fast growth and development of the service sector, making the sector one of the leading worldwide. Added to this is the introduction of electronic commerce popularly referred to as e-commerce which is thought to hold the promise of a new commercial revolution by offering an inexpensive and direct way to exchange information and to sell or buy products and services (Abor, 2005). This technological innovation has also brought in a level playing field for businesses by eliminating geographical, regulatory, and industrial barriers (Zafar, Zaheer, Saleem-ur-Rahman and KashifurRehman, 2011).

Lusaka Province being the capital city of Zambia   can boast to be one of the best performing financial regions in Zambia and the banking sector is the nucleus around which the financial sector revolves. Until the year2003, internet banking was not very common. After 2003 when most banks were made universal banks, internet banking became very common and easily assessable to all who subscribe to the service. There are minimal researches on internet banking in Lusaka banking sector as compared to other electronic banking innovations. Additionally, most studies conducted look at electronic banking (Suganthi, Balachandher, and Balachandran, (2001), particularly with reference to the rationales and benefits of Automated Teller Machines (ATMs), customer loyalty and service quality. Nevertheless, comprehensive research investigating the relative importance of factors influencing the adoption of internet banking and other customer preferences, particularly for the case of Lusaka Province has never been carried out to the best of knowledge of the researcher especially in rural districts of Lusaka Province like Rufunsa, Chirundu and Chilanga. This is why the researcher is interested in conducting a study to assess the impact of internet banking service quality on customer satisfaction in the banking sector of Lusaka Province.

METHODOLOGY

This chapter outlines the research design and the research methodology used to answer the research questions and test the two hypotheses regarding service quality measurements leading to customer satisfaction in internet banking. The chapter also discusses how the sample is derived, the sample size, the research instrument, data collection procedures, the data analysis tools and the ethical considerations.

1.   RESEARCH PURPOSE

Usually researches are grouped into three (Yin, 2003) base on the purpose of the research or the research problems and objectives. These three categorizations are exploratory, descriptive and explanatory. Notwithstanding these categorizations a given research study can have more than one of these purposes (Saunders et al, 2000; Babbie, 2004). From the research problems, questions and objectives this study were mainly to make use of descriptive and explorative research. Descriptive research was used to find information about the present status of a phenomenon to describe "what exist" with respect to variables or conditions in a situation (Yin, 2003). Additionally, it offers the number of times an event occurs, or the frequency and also helps in statistical calculation such as determining the average of occurrences or central tendencies (Yin, 1994). A key limitation to descriptive research is that it does not lend itself the calculation of causal relationship. This is where explanatory research comes in. Explanatory research helps establish the relationship between independent and dependents variables. It is used when there are no clear understanding about the type of models to use and in what quantities as well as in what relations (Zikmund, 1994).

2.   RESEARCH APPROACH

In research there are two basic approaches, these are qualitative and quantitative. The quantitative research approach makes use of statistics and numbers which are mostly presented in figures while qualitative approach relies on describing an event with the use of words. According to Yin (1994), are search approach chosen should be done according to the research questions in that particular   situation since each approach has its own merit and demerit and how empirical data is collected and analysed. Additionally, the degree of focus on either contemporary or historical event as well as the type of questions asked should be the main basis on which a research approach should be chosen. In conducting this study a comparison of both quantitative and qualitative research approaches were made and the quantitative research approach was used for the study.

3.   RESEARCH DESIGN

Sekaran (2003) indicated that after identifying the variables in developing the conceptualframework, the subsequent step is to design the research in a way that the data can be collected andanalyzed. According to Malholtra (2004), research design is a framework or blueprint for conductingresearch project. It provides details of the necessary procedures for obtaining theinformation needed to structure and to solve research problems. This study made useof a descriptive research design. The use of this design was to enable the researcher ascertain anddescribe the characteristics of the variables of interest (Sekaran, 2003).

4. SAMPLING TECHNIQUES AND SAMPLE SIZE

Internet banking is at an evolutionary stage, finding person who use such service may be quiet difficult then convenience sampling method was therefore used for data collection. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher (Black, 1999).

 Convenience sampling is very easy to carry out and requires relative little cost and time to carry out. The sample size for this study is one hundred and twenty (120) respondents who are banking customers in Chipata.

5. RESEARCH INSTRUMENT

The main research instrument for this study was the questionnaire. The questionnaire was divided broadly into two sections. These are the demographic section and the characteristics of service quality section. Under the demographic section variables such as age of the respondent, gender, income level, marital status and highest educational level was asked.

The section on service quality was also sub-divided into six sub section. The six subsections were also group into the various dimension of service quality outlined in the conceptual framework. These subsections are speed of delivery, ease of use, reliability, control, enjoyment, privacy and control. The six subsections used a five point Likert Scale where respondents were asked to indicate the extent to which they agree/disagree with various statements. The Five-Point Likert's scale having the ratings of "strongly disagree" (1) and "strongly agree" (5) was used.

6. DATA COLLECTION PROCEDURES

A self-administered, structured questionnaire was used to gather data from respondents to the study (Cooper and Schindler 2006; Malhotra and Birks, 2007). The researcher first had to seek permission from the Branch Manager of all the banks used for the study. The permission was to allow their premises to be used for this study. Each respondent to the study was asked to fill a questionnaire after a brief introduction and objective of the study has been explained. The research questionnaires was distributed in front of the banks during business hours.

7. PILOT STUDY

A pilot test was conducted using thirty internet banking customers. These customers were from three banks, that is the ZANACO, BARCLAYS and ATLAS MARA BANK. Respondents to the pilot test were asked to recognize any ambiguity or potential source of error either in the formatter wordings of the questions. Additionally, the preceptor from BH&EI had to appraise all the items for their face validity and reliability. The Instrument was laterre fined by altering a few items based on feedback.

8. DATA ANALYSIS

The data gathered from the field through the questionnaires administered was recorded and coded into Statistical Package for Social Science (SPSS) software version 16.0. In analyzing the data gathered from the field (questionnaire), frequencies, means, and reliability were primarily calculated using (SPSS), and content validity of the questionnaire was established by reviewing existing literature. The data was analysed using two statistical techniques. These techniques are multiple regression analysis, and analysis of variance. The use of multiple regression analysis helped to test the conceptual framework or model, while the analysis of variance helped to compare the results with the customers' demographic characteristics.

9. RELIABILITY ANALYSIS (CRONBACH'S ALPHA)

The reliability analysis was used to establish both the consistency and stability of the research instrument. Consistency shows how well the research instrument measures the model and the conceptual framework. Cronbach's alpha is a coefficient that indicates how well the items in a setare positively correlated to one another. A test is considered reliable if the same results are gotten repeatedly. Cronbach's alpha is computed in terms of the average inter correlations among the items measuring the concept. The closer the Cronbach's alpha is to 1, the higher the internal consistency reliability of the research instrument.

10. VALIDITY

Validity as used in research refers to the degree to which the outcome of a study accurately reflects the variable which is being measured or which the researcher is attempting to measure. According to Eriksson and Wiederscheim-Paul (1997), validity is defined as: "The ability of a scale ormeasuring instrument to measure what is intended to be measured". Validity is therefore concerned with the success rate at which the study measure what the research sets out to measure. There are various types of validity (Hardy and Byrman, 2004) used in research studies but for the purpose of this study the face validity was used. This is because the study was proved through pre testing, rewording and re-evaluation of the instrument used (Hardy and Byrman, 2004).

11. ETHICAL CONSIDERATION

The study was conducted using some ethical considerations. Each respondent to the study was first informed about the purpose and objective of the study and the questionnaires to be administered. After explaining the objective of the study, respondents were assured of anonymity and confidentiality before being administered with the questionnaire.

DATA ANALYSIS

The research yielded the following data:

Table 1.0: Percentage Distribution of Respondents.

Administered	Completed	Percentage %
Zanaco	2422	90.9
Barclays	2420	81.8
Atlasamara Bank	24 23	95.5
Standard Chartered	2421	86.4
Banc ABC	2419	77.3
Total	**120 105**	**87.5**

Source: Field Study

The above table indicates that 105 out of the 120 questionnaires were successfully completed and returned. This means that 87.5% of the respondents successfully completed and returned the questionnaire. This percentage was deemed adequate for the analysis to continue with margins of error to a maximum acceptable =/-12

DEMOGRAPHIC PROFILE

Table 2.0 Gender of respondents

Type of response	Frequency/number of response	Percentage.
Male	**59**	51.%
Female	**46**	49%
Total	**105**	**100**

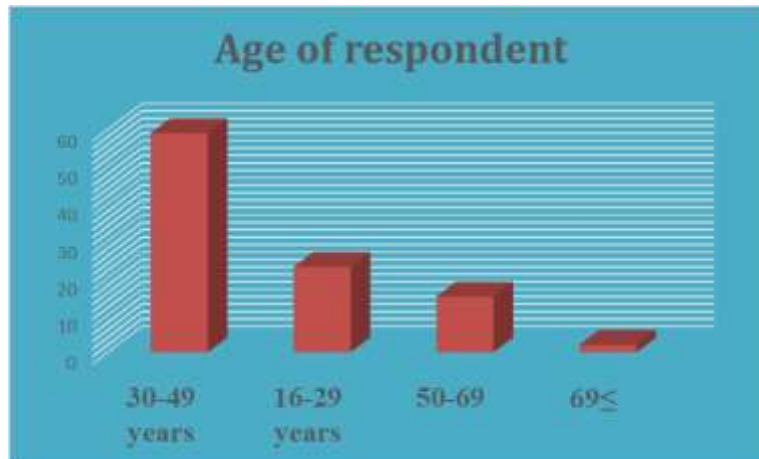**Figure 1.0 gender of respondents**
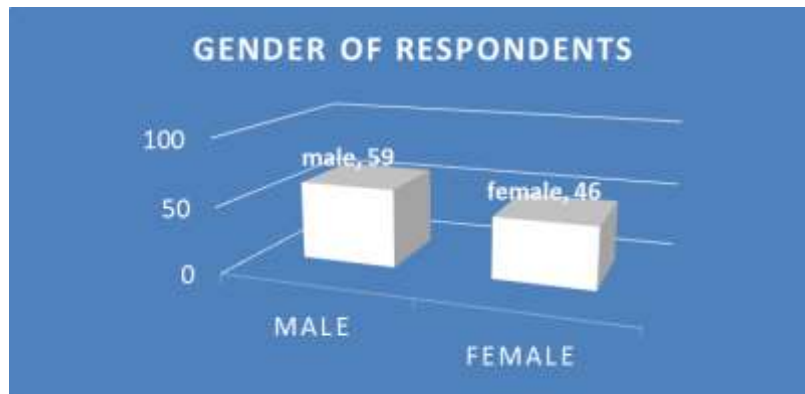
The categorization of the 105 respondents showed that, 59 representing 51% were males and 46 representing 49% were females

Table 2.0 Age of respondent.

Type of response	Frequency/number of response	Percentage.
30-49 years	**59**	62.%
16-29 years	**23**	24%
50-69 years	**15**	15.%
Above 69	**8**	8.4%
total	**105**	**100**

Figure 2.0 age of respondents.

The age statistics indicated that the least age groups were those above 69 which represented 8% of the respondents sampled for the study. Additionally, the highest age groups from the study were those between 30-49 years. These age groups were made up of 59 respondents which represented 62% of the respondents. The highest age group was followed by those between 16-29 years and 50-69 years old. This age group represents 24% and 15% of the respondents respectively.

Table 3.0 Marital Status.

| Type of response	Frequency/number of response	Percentage.
Single	27	28.4%
Married	52	54.7%
Seperation	10	10.5%
Widow(er)	6	6.3%
Total	105	**100**

Figure 3.0 Marital status

Furthermore, the marital status of respondents shows that 27 were single, 52 were married, 10 were separated and 6 were widow(er). Percentage wise 28% were Single, 54% were married, 10% were separated and 6% were widow(er).

Table 4.0 Level of Education.

Type of response	Frequency/number of response	Percentage.
Bachelor Degree	59	62.1%
Secondary School Certificate	19	20%
Master's Degree	15	15.8%
Basic Education	2	2.1%
total	105	**100**

Figure 4.0 Level of Education.
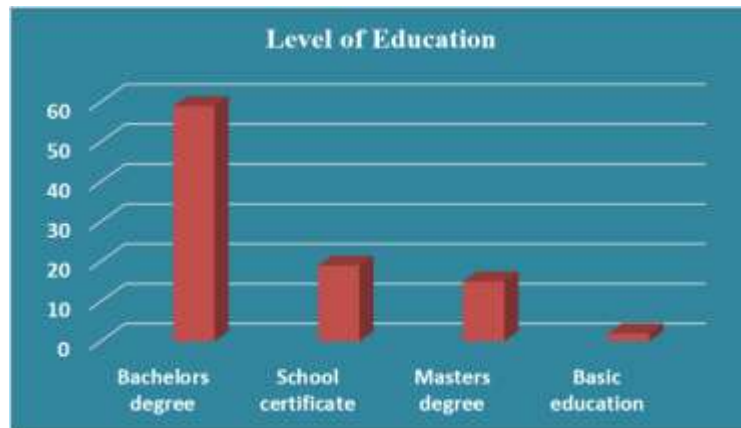
In terms of education, none of the respondent was without any formal education. The most represented educational levels were those with a Bachelor degree which was made up of 59 respondents or 62% of the respondents. This was followed by 19 respondents representing 20% who were with a senior secondary school certificate and 15 respondents representing 15% who were with a Masters degree. The least represented educational level were those with basic education who were 2 in number or 2% of the respondents.

Table 5.0 Length of internet banking

| Type of response	Frequency/number of response	Percentage.
More than 6 years	45	47%
3 years	24	**25%**
5 years	**15**	**15%**
Less than 1 year.	**21**	**22%**
total	**105**	**100**

Figure 5.0 Length of internet banking usage
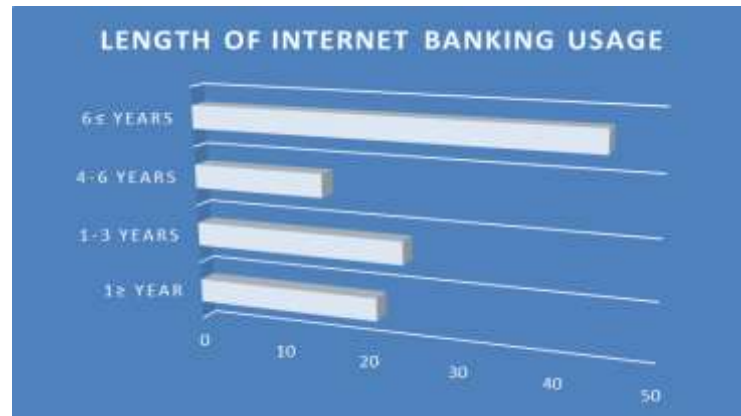
The researcher was interested to ascertain the length of use of internet Banking services. Inferring from the SPSS version 16.0 results indicated that majority of bank customers (45) representing 47%   had used the service for more than 6 years.24 of respondents (25%) indicated that they had used the service for three years. However, (15) representing (16%) had used the service for 5 years. Those who used it for less than one year accounted for 21 respondents representing (22%)

Table 6.0 Frequency of use

| Type of response	Frequency/number of response	Percentage.
Five times per month	**18**	**19%**
Four times a month	**31**	**33%**
Thrice a month	**24**	**25%**
Twice a month	**22**	**23%**
Once a month	**10**	**10%**
Total	**105**	**100**

Figure 6.0 frequency of use.
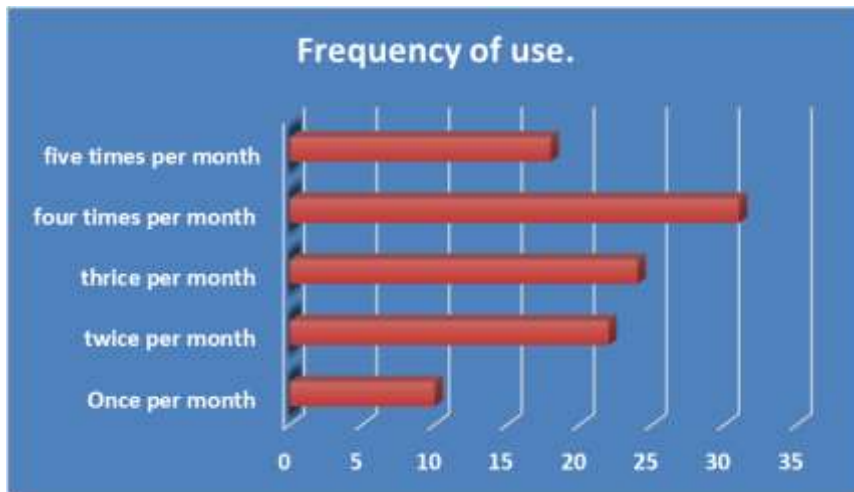
Frequency of use drew interest of the researcher, to that effect, analysis showed that 10 respondents representing (10%) used the service once a month. 22 respondents representing (23%) used the service twice a month. Further analysis indicated that 24 respondents representing (25%) used the service three times a month. Others used the service four and five times respectively 31 (33%) and 18 (19%)

SPEED OF DELIVERY

Table 7.0 fast and time serving

Type of response	Frequency/number of response	Percentage.
Agree	35	36%
Strongly Agree	40	42%
Disagree	22	23&
Strongly Disagree	8	8%
total	105	100

**Figure 7.0 Fast and time serving**
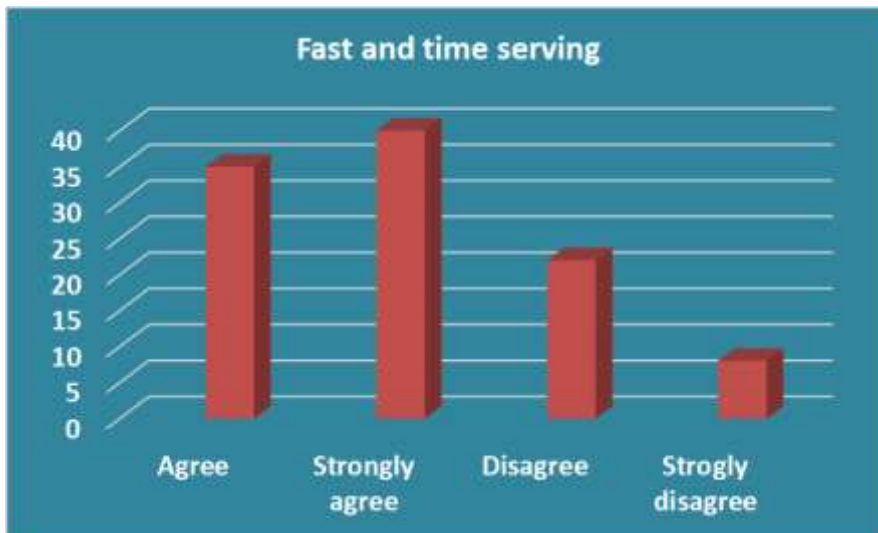
Whether internet banking was fast and time saving, 35 respondents agreed that mobile banking was fast and time saving.40 respondents strongly agreed to the statement while 22 disagreed and only 8 strongly disagreed

EASE OF USE

Table 8.0 Complicated and Tedious

| Type of response	Frequency/number of response	Percentage.
Agree	8	8.4%
Strongly Agree	22	23.1%
Disagree	40	42%
Strongly Disagree	35	36.7%
Total	105	100

Figure 8.0 complicated and tedious.
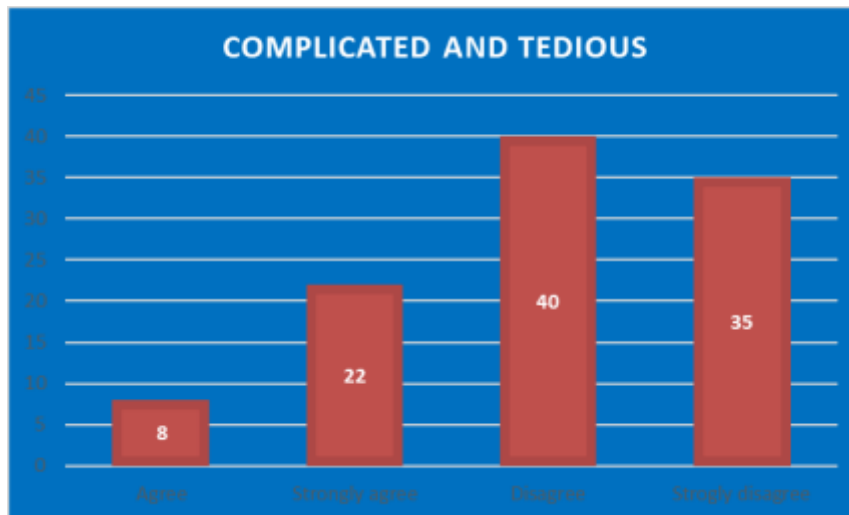
Efforts to ascertain if internet banking is complicated revealed that 40 respondents disagreed that it is not complicated.35 respondents strongly disagreed that it was not complicated. Further 8 respondents agreed that internet banking is complicated and tiresome and 22 strongly agreed to the statement adding that internet banking is very complicated to use.

RELIABILITY

Table 9.0 Not reliable and error bound.

Type of response	Frequency/number of response	Percentage.
Agree	12	12.6
Strongly Agree	5	5.2
Disagree	52	54.6
Strongly Disagree	36	37.8
Total	105	100

Figure 9.0 Not reliable and error bound.
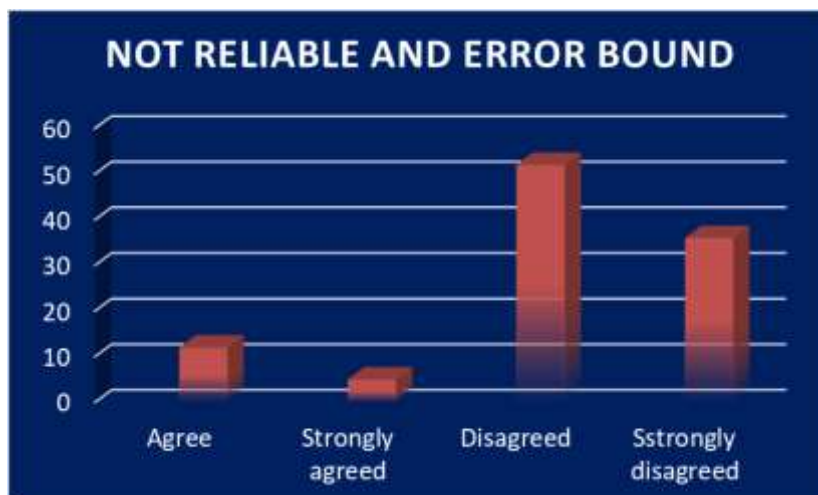
Reliability was yet another contention which resulted to 52 respondents disagreeing to the statement that mobile banking is not reliable .In addition 36 respondents strongly disagreed and lamented that internet banking was very reliable. To that effect, 12 respondents said it was not reliable. Conclusively, 5 respondents strongly agreed that it is error bound.

Table 10.0 Funny and interesting

Type of response	Frequency/number of response	Percentage.
Agree	52	54.6
Strongly Agree	36	37.8
Disagree	12	12.6
Strongly Disagree	5	5.2
Total	105	100

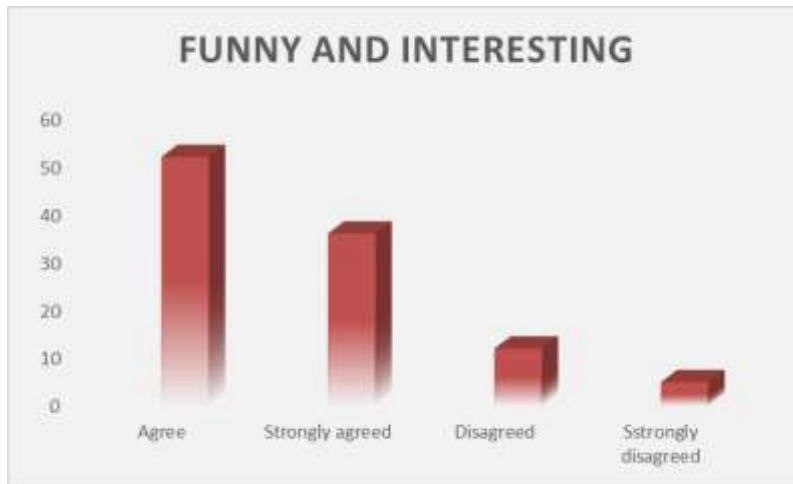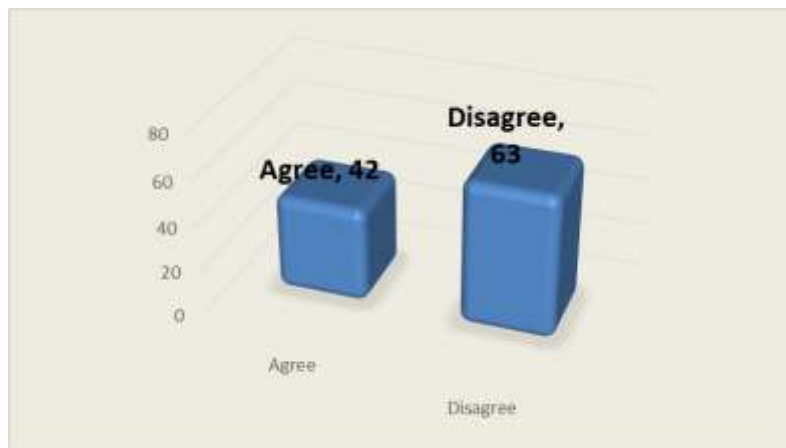**Figure 10.0 Funny and interesting**

Table 10.0 above summarizes the analysis as to whether internet banking is interesting to use.

CONTROL ON TRANSACTIONS

Table 11.0 Control on Transactions.

Type of response	Frequency/number of response	Percentage.
Agree	42	40
Disagree	63	60
Total	105	100

Figure 10.0 Controls on Transactions

As shown on figure 10.0 above,40% of respondents agreed that mobile banking helps to control transactions while 60% said that mobile banking influences unnecessary transactions.

Quality of service

Table 11.0 and figure 11.0 bellow concludes the argument as to whether mobile banking provides high quality services. Evidently,72 respondents representing 69% agreed that mobile banking is of high quality and offers efficient services. To the contrary,33 respondents representing 31% argued that the quality for mobile banking is still poor and services are not as efficient as expected.

Table 12.0 High Quality Service

| Type of response	Frequency/number of response	Percentage.
Agree	72	69
Disagree	33	31
Total	105	100

Figure 12.0 High Quality Service

SATISFACTION

Customer satisfaction brings to the fore one of the most pertinent issues in this research. Findings revealed that 83 respondents representing 79% agreed that they are satisfied with internet banking.22 respondents clearly indicated that they are not satisfied with internet banking. Table 12.0 and figure 12.0 below provides analysis of the assertions made.

Table 13.0 Completely Satisfied

Type of response	Frequency/number of response	Percentage.
Agree	83	79
Disagree	22	21
Total	105	100

Figure 13.0 Completely Satisfied
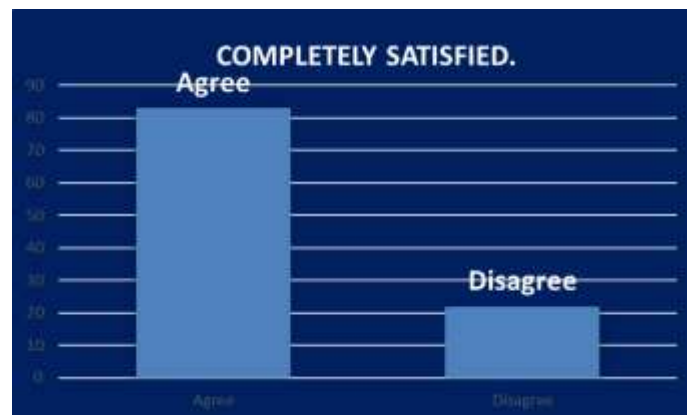
RELEVENT FINDINGS ON THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION THROUGH THE USE OF INTERNET BANKING IN LUSAKA PROVINCE;

The research question was whether the quality of the services offered by the banks which participated in the study affects the satisfaction customers derived from internet banking? The speed of delivery, reliability, ease of use, enjoyment, control and privacy all influence the satisfaction customers have with the internet banking services provided by the various banks visited.

Once the speed of delivery is very fast or is gone in good time. Unlike the traditional banking practiced in Chipata where customers had to walk to the bank for every transaction, internet banking afforded the personality the opportunity to offer quick banking activities without necessarily walking into the banking hall. Thus, the speed of delivery in the banking sector is faster compared to the traditional banking activities. Additionally, unlike the traditional banking services were customers do not have the opportunity to walk into the banking hall on Saturdays and Sunday; internet banking is more reliable since clients can perform transactions without necessary going to the banking hall.

The services offered by the banks, which use internet banking, have reliable banking services than those that do not have these services. Ease of using banking services was one area, which was very important to the respondents of the study. Internet banking users who were participants to the study were interested in using the services because it was very easy to use. Respondents can use it anywhere and at any time since they do not have to walk into the banking hall. Banking services can be done anywhere.

Most of the users of internet banking services in Lusaka Province are literate who are abreast with technology and the usage of the internet. This implies that those who are illiterate cannot use internet-banking services for their daily activities. The illiterate could not easily use internet-banking services hence they were satisfied with the services provided by their bank. The key concern was the control and privacy. Although the customers of the various banks sampled where quiet satisfied with the control and privacy of the banking services, some were very skeptical with the internet banking services. The issue of safety of their internet-banking password was the ease to which some unauthorized person can use their password systems without them knowing. From all indicators, all participants of the study are very happy and satisfied with the internet-banking services provided by their bank.

Makes e-banking error free

Almost average mean scores are awarded by customers to transaction that e-banking is error free which may be due to the fact that like manual banking system, e-banking also has its own weaknesses and risks. Thus, to make e-banking error-free, developers are required to make sites easy to use and navigate with sufficient security measures (Maureen et al., 2013).

Delivery of better service quality

In banking industry, delivery of better service quality is a way to achieve higher customer satisfaction. In an online environment, banks interact with customers through their call centres. It implies that quality customer service staff is a key ingredient in a successful bank-customer relationship. Back office employees are also required to be well equipped with enough knowledge to respond to problems of their customers.

Understand specific needs

It is found that customers are averagely satisfied with call centre administrators for understanding their specific needs. In this way, bank employees need to serve customers politely, striving to get information first hand, where they are expected to stimulate customers trust for creating good relationship between bank employees and customers. In addition to this, employees are required to listen to customer complaint by giving them special attention and help them in solving their problems by giving advice on new products with their advantages compared to similar products of competitors (Rahman, 2004).

Technical Problems

There are lots of technical problems which are faced by both bankers and customers such as slow down of network, hardware problems, electricity etc. To overcome these problems banks must properly check their internet connectivity with sustained power supply to make internet banking successful. Further, all relevant information should be saved so that the attempt of fraud can be traced, which means that hard drive should not be formatted immediately. In addition to this, the backed up data should be periodically tested to ensure recovery without loss of transaction

SUGGESTIONS/ RECOMMENDATION OF THE STUDY

This study has important implication for both academics and Managers of the various banks visited. Given the insignificant value obtained on the control and enjoyment of the use of internet banking services of the various banks it is essentially recommended that banks take a critical look at those variables since they can affect the profitability and the switching intent of the customers.It is also recommended that banks invest in understanding the needs of customers of internet banking and try as much as possible to meet their various needs associated with the services provided by internet banking.

There is the need to educate majority of the banking population on internet banking. This is because most of the customers administered with the questionnaires barely rejected or refused to answer the questionnaire because they did not know of the services nor had minimal education of internet banking services until the researcher explained the purpose of the study.

Security for transactions

It has also been seen in the present study that customers are conscious about security of usage of credit card, debit card and electronic transfers. Thus, security of online transactions can be enhanced by continuously strengthening the security control of the information systems and by implementing the most advanced and latest security technologies.

Incentives

Bank provides null incentives for continuous dealing. In fact they are required to introduce certain types of incentives to their online banking customers for continuous dealing with their bank's website and not switching to any other banks. The incentives may be in the form of less charges for conducting transactions online after a certain time period and so on with advantages of which may include 'Zero minimum balance', 'Zero charges for fund transfer', 'online bill payments', 'mobile top-ups' etc. (Business Line, 2008).

Awareness to customers

Banks are also required to make the non-users aware through print media followed by internet, SMS on mobile, outdoor advertisement on television. They should resort to video presentations at bank branches to project the user- friendliness of their banking services in general and e-banking in particular (Sharma, 2011). Also, they should organize seminars/workshops/talks on the healthy usage of e-banking. Moreover, bankers need to provide sufficient guidance to customers for using e-banking services.

Customer feedback

It is an established concept of strategic planning. The performance of online banking be monitored on a regular basis by sending any feedback questions to be filled by customers through their websites (Joseph et al., 1999).

Installation of separate counters

Banks must help customers to do online banking. Separate counters should be opened by banks at their various branches and the persons to be selected to assist online customers must be expert in information technology and have wide knowledge and patience to assist the customers.

Government regulation

Government or central bank can also play major role in the development of internet banking by reducing service charges on the transactions and by assuring the customers adequate regulatory framework that will ensure customer protection and security of transactions (Abdullah et al., 2011).

Maintenance of record

All applications, including those received on line, have proper record keeping facilities for legal purposes. It is necessary to keep all received and sent messages both in encrypted and decrypted form for future reference.

Good working conditions

Good working conditions are also generally considered as a prerequisite for good service quality, as employees perform better when organization creates a climate of concern and care (Kinicki et al., 1992). Since back office employees also play important role in online environment as compared to front line employees, so they must be provided better working conditions as an important reward to make them deliver quality service to their customers, because employee satisfaction can be the major factor influencing customer satisfaction (Snipes et al., 2005).

Customer Awareness

Customers are required to be made aware and knowledgeable about the proper use of e-banking services such as making strong passwords, logging out and closing browsers after completing online banking (Patil, 2012).They are also required to be enlightened to update antivirus systems. Further, customers must be advised that they do not respond to suspicious e-mails and SMS and also do not save their personal information (passwords, PINs, credit card or debit card numbers) on hard drive if their PC is not used by the customer alone because this could enable third parties to view the information.

AREAS FOR FUTURE RESEARCH

Although this research reveals certain aspects of customer satisfaction and customer commitment in context of internet banking in Chipata, there is lot of room for future research in order to ascertain and enrich online banking service in Lusaka. Instead of focusing on banking sector only, the broader concept of online services should be taken into account such as online shopping, online ticketing etc.

 Future research ought to apply more comprehensive approach by making a comparative analysis of branch and online banking services, thereby taking into consideration the same aspects of study. Moreover, in future, perception of bank employees should also be taken into consideration to make study more meaningful and interesting. Further, comparison between existing users and persons intending to use internet banking should also be made in future study.

CONCLUSION

To conclude this study provides a summary and implication of the main findings of this study as presented in chapter five. The chapter ends with the recommendation for the various customers of concerns and finally area of future research.

Summary and Implications of main findings of the study

The main findings of this study can be summarized into three main themes. These themes are the testing of the hypothesis, the analysis of the demographic data and the reliability test. The demographic analysis shows that more males use the internet banking services than their female counterparts. Additionally, when it comes to age group, the modal age of users of internet users of the banks in Lusaka was 30-49 year or in their youthful age. The marital status of most of the users of internet banking activities in Lusaka were married whilst educationally, majority hold a Bachelor degree from various fields of studies.

Most users of internet banking have been using the services for between 1-3 years and majority use the services thrice in a month. In Cronbach Alpha test for the reliability of the data shows that ease of use and speed of delivery met the Nunnally and Bernstein's criteria of 70% whilst the remaining dimensions of services quality fulfilled the test prescribe by Garson (2002). The study tested three major hypotheses. The major finding of the first hypothesis shows that all the service quality determinant customer satisfaction was positively correlated to the customer satisfaction and was significant.

The second hypothesis shows that speed of delivery, ease of use; privacy or security and reliability of services were positively related. The third and final hypothesis shows that age and educational level were positively related to customer satisfaction and were also significant. These two demographic factors therefore influence the overall customer satisfaction of users of internet banking in Lusaka City.

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