

**ANALYSIS OF CONSUMER DIGITAL BANKING ADOPTION IN COMMERCIAL
BANKS IN UGANDA:**

A CASE OF STANBIC BANK MAIN BRANCH KAMPALA UGANDA

BY

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ABSTRACT

The intention of the study was to analysis the consumer digital banking adoption in Stanbic bank main branch Kampala in Uganda. This was driven by the fact that digital banking is an innovative system which has improved the banking sector and it is widely acceptable by scholars and policy makers. The study was guided by the three specific research objectives which include:-to examine the determinant of consumer digital banking adoption in Stanbic Bank Kampala Uganda; to identify the challenges of consumer digital banking adoption in Stanbic Bank Kampala Uganda; and to identify the possible strategies of consumer digital banking adoption in Stanbic Bank Kampala Uganda. The research design used was quantitative and cross sectional in nature. Units of analysis were staff of Stanbic Bank. Primary data was analyzed using SPSS to generate descriptive statistics including mode, mean and standard deviation.

Findings indicate that majority of respondents agreed to automated delivery, electronic connection between the bank and the customer to prepare, manage and control financial transaction like ATM, ease communication of new financial products to customers, consumers to search information through the internet, automatic instant responses, introduction of the credit card, the Automatic Teller Machine (ATM) and the ATM networks, digital migration, ease access to internet compatible gadgets , 24hrs/7days open access to their accounts were the dominant determinant of customer digital banking adoption in Stanbic bank Uganda. The dominant challenge of customers' digital banking adoption were high levels of illiteracy, inefficient trial on the use of digital banking system, unfair regulatory frame work on the customer digital banking and inadequate technical support to help clients on the adoption of digital banking. However, strategies agreed were reduction on fees charged, sensitization on the use of digital banking, accessibility on the internet services at an affordable price, provision of support desk to guide customers, collaborating with telecommunication companies and increase on accessibility of digital banking devices.

The study recommends that Stanbic bank should adhere to implement all the decided strategies and invest more resources in information technological infrastructure in order to strengthen the network signal to facilitate the adoption of digital banking in the banking industry.