



**Evaluating the Impact of Online Banking Adoption:
A Case Study on City Bank PLC.**

Submitted To:

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To Whom It May Concern

We would like to inform you that **Roushonuzzaman Gulam Rabby** of Daffodil International University has successfully completed his internship program at our organization starting from February 11, 2024 to May 11, 2024. He worked in our Legal Management Department Division.

Roushonuzzaman Gulam Rabby efficiently contributed to him assigned work and was found to be hard working, keen learner and responsible person. His interaction with colleagues and communication skills were very much appreciated.

We hope this program has provided practical knowledge to Roushonuzzaman Gulam Rabby which will help his to build career in related field.

We wish his every success in life.

Regards

Nishat Anwar
Head of Human Resources
City Bank PLC

Letter of Submission

15th May, 2024

To,

Prof. Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: *Submission of Internship Report*

Dear Sir,

Respectfully, I am presenting my internship report as part of my BBA program on the subject of Evaluating the Impact of Online Banking Adoption: A Case Study on City Bank PLC.

I'm pleased to inform you that my internship at City Bank PLC, a respectable bank in Bangladesh, is now over. It was a fantastic opportunity to learn about and obtain experience with operational duties, processes, and roles that had nothing to do with my field of study. One of the requirements for my BBA is this paper, which highlights how crucial our educational backgrounds are to entering the job. I worked tirelessly to compile relevant information from all available sources for this study. I would be very grateful if you could please accept this internship report paper.

As a result, I genuinely hope that you will recognize my efforts, and I will be eternally grateful if my report is approved for the challenging but necessary purpose.

Sincerely Yours,



Roushonuzzaman Gulam Rabby

ID: 201-11-1139

Major in Finance

BBA Program

Department of Business Administration

Daffodil International University

Acknowledgment

The internship opportunity with **City Bank PLC.** provides an excellent chance for study and professional growth. I am grateful to City Bank PLC. for enabling me to join their organization. First and foremost, I would want to thank the All-Powerful Allah (SWT) for providing me with the chance, courage, and poise to complete my undergraduate degree as well as the internship program. Second, I want to express my gratitude to my supervisor, **Sir Prof. Dr. Mostafa Kamal**, Department of Business Administration Faculty of Business & Entrepreneurship at Daffodil International University, for all the support she gave me as I prepared my report. And last, without the help of several members of the staff of City Bank PLC, my internship would not have been complete. I will always keep all the help I require. My sincere gratitude and appreciation to my internship supervisor for providing me with helpful guidance, suggestions, and assistance in understanding concepts that were unfamiliar to me as well as for sharing resources and materials on the Bank which were crucial to the completion of my internship report.

Supervisor's Declaration

This is to certify that, the internship report on City Bank PLC, titled “**Evaluating the Impact of Online Banking Adoption: A Case Study on City Bank PLC.**” is prepared by **Roushonuzzaman Gulam Rabby**, for the partial fulfillment of the BBA program of Daffodil International University. I certify that this work and the contents of this internship report have been conducted under my supervision and guidance. He is permitted to submit the internship report. I wish him very success in his life.



Prof. Dr. Mostafa Kamal
Department of Business Administration,
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Executive Summary

This research investigates the impact of online banking on operational efficiency within City Bank PLC., employing a comprehensive approach to assess online banking adoption, customer satisfaction, and the operational benefits associated with digital banking services. The study begins by identifying a compelling research topic, "The Impact of Online Banking on Operational Efficiency: A Case Study of City Bank PLC.," emphasizing the significance of exploring online banking adoption within a specific financial institution. Through a systematic analysis, the research addresses key objectives, including evaluating the level of online banking adoption among City Bank PLC. customers, identifying factors influencing adoption and usage, assessing the impact on operational efficiency, and gathering recommendations for further improvement. Methodologically, the research employs a combination of surveys, interviews, and literature reviews to gather insights from customers, stakeholders, and existing research. Findings reveal a strong endorsement of City Bank PLC.'s online banking services, with high levels of adoption and customer satisfaction observed. Customers express satisfaction with the usability, functionality, and security of the online banking platform, highlighting the effectiveness of security measures and the transformative impact on transaction processing times and accuracy. Recommendations are proposed to further enhance City Bank PLC.'s digital banking services, including continuous improvement of the online banking platform, investment in security measures, digital literacy programs, personalized financial insights, streamlined customer support, regulatory compliance, collaboration with fintech partners, and robust customer feedback mechanisms. The research contributes valuable insights into the opportunities and challenges associated with online banking adoption and operational efficiency within City Bank PLC. By implementing the recommendations derived from this study, City Bank PLC. can continue to innovate and refine its online banking services, ensuring alignment with customer expectations and maintaining a competitive edge in the digital banking landscape.

Table of Contents.

To Whom It May Concern.....	i
Letter of Submission	ii
Acknowledgment	iii
Supervisor’s Declaration	iv
Executive Summary	v
Table of Contents.	vii-vii
Chapter 1: Introduction	1
1.1 Purpose of the Chapter.....	2
1.2 Introduction.....	2
1.3 Origin of the Study.....	4
1.4 Objectives of the study.....	4
1.5 Methodology of the study	5
1.6 Ethical Consideration.....	7
1.7 Limitations	8
1.8 Summary of the Chapter	8
Chapter 2: Organization Overview	10
2.1 Overview of City Bank PLC.....	11
2.1.1 Vision of City Bank PLC.	12
2.1.2 The mission of City Bank PLC.	12
2.1.3 Values Of CBL.....	12
2.2 Strategies in CBL	13
2.3 Function of CBL	14
2.4 Product offer by CBL.....	15
2.5 Organizational Hierarchy of City Bank PLC	16

Chapter 3: Theoretical Analysis	17
3.1 Purpose of the Chapter.....	17
3.2 Impact of Online Banking on Operational Efficiency	17
3.3 Satisfaction Levels and Perceptions of Customers Regarding Online Banking Services ..	19
3.4 Key Factors Influencing the Adoption and Usage of Online Banking	21
3.5 Security Measures Implemented by City Bank PLC.in Online Banking and Their Effectiveness in Mitigating Risks	22
3.6 Potential Challenges Faced by City Bank PLC.in the Implementation and Management of Online Banking Services.....	25
3.7 Summary of the Chapter	27
Chapter 4: Analysis and Discussion.....	28
Chapter 5: Findings, Recommendation, and Conclusion.....	38
5.1 Findings of the Research.....	39
5.2 Recommendations.....	41
5.3 Conclusion	43
References	44
Appendix.....	46
Questionnaire	46

Chapter 1: Introduction

1.1 Purpose of the Chapter

Chapter 1 introduces the research paper, focusing on the impact of online banking adoption within City Bank PLC. It contextualizes the significance of online banking in the banking sector, outlines the study's objectives, and discusses the methodology, including the research approach, philosophy, methods, and ethical considerations.

1.2 Introduction

The banking sector has witnessed a profound transformation in recent decades, catalyzed by the rapid advancement of digital technologies (Smith, 2020). Among the myriad changes, the widespread adoption of online banking stands as a hallmark of this digital revolution, reshaping the way financial transactions are conducted and customers interact with their banks (Jones & Patel, 2018). From the convenience of mobile banking apps to the accessibility of web-based platforms, the digitization of banking services has not only altered customer expectations but also redefined the competitive landscape for financial institutions worldwide. In this context, City Bank PLC., a prominent player in the financial market, stands at the forefront of navigating the complexities and opportunities presented by online banking. With a commitment to innovation and customer-centricity, City Bank PLC. has embarked on a journey to harness the potential of digital technologies to enhance its service offerings and streamline its operations. As such, an in-depth exploration of the impact of online banking adoption within City Bank PLC. is not only timely but imperative for understanding the evolving dynamics of the banking industry. The banking industry, a long-standing cornerstone of the global economy, facilitates money movement, promotes economic development, and offers critical financial services to companies and people. In the past, bank activities were carried out via physical branches, where consumers interacted with bank workers to make deposits, withdraw cash, and perform other financial transactions. However, the banking industry experienced a huge upheaval with the introduction of the Internet and other digital technologies, ushering in the age of online banking.

Internet banking, often known as e-banking or just Internet banking, is the provision of banking services via the Internet that allows consumers to execute a variety of financial activities remotely

and without having to visit physical bank facilities. Internet banking is a game-changing innovation that provides clients with unprecedented accessibility, efficiency, and convenience (Smith, 2020). Online banking, which is available on internet-enabled devices such as computers, smartphones, and tablets, enables customers to manage their accounts from anywhere and at any time. This involves checking account balances and moving money across accounts. Online banking adoption has been driven by a variety of causes, including changing customer expectations, technological improvements, and financial institutions' quest for operational efficiency. Biometric authentication, encryption methods, and secure authentication procedures have lowered worries about identity theft and fraud by increasing the security of online banking systems (Jones & Patel, 2018). Mobile devices and Internet connections have increased the scope of online banking while also providing less privileged persons with access to banking services and financial inclusion. In reaction to these changes, banks throughout the globe have spent substantially on digitization initiatives in an attempt to meet their customers' changing demands and expectations while also capitalizing on the possibilities provided by online banking. Leading financial institution City Bank PLC.. has been at the forefront of utilizing digital technologies to improve service offerings and operational efficiency. City Bank PLC.. has embraced online banking to distinguish itself in the competitive banking industry by stressing innovation and customer-centricity (Garcia & Nguyen, 201-201). Since integrating online banking, City Bank PLC..'s client contacts have changed, but it has also had a significant impact on the bank's internal operations and strategic objectives. City Bank PLC.. has improved operational performance, cut expenses, and simplified procedures by digitizing traditional banking operations (Chen et al., 2019). Furthermore, internet banking has enabled City Bank PLC.. to provide its clients with a broader choice of goods and services, such as online account opening, investment management, bill payment, and loan applications. This has resulted in improved client loyalty. Despite the obvious advantages of Internet banking, the digitization of financial services has its drawbacks. Security issues, technical complexity, regulatory compliance requirements, and client acceptance obstacles are among the key challenges that banks encounter when they begin their digital transformation (Wang & Wu, 2020). The rapid advancement of technology, as well as the advent of new online threats, make it more challenging for banks to maintain the security and integrity of their online banking systems. Against this backdrop, there is a growing need for comprehensive research to assess the

impact of online banking adoption on both banks and their customers, with a focus on understanding adoption behavior, satisfaction levels, operational implications, and emerging trends. This study seeks to address this need by conducting a detailed examination of online banking adoption within the context of City Bank PLC., aiming to generate valuable insights that can inform strategic decision-making, drive continuous improvement, and enhance customer satisfaction within the bank's digital ecosystem.

1.3 Origin of the Study

The genesis of this research stems from the recognition of the pivotal role that online banking plays in shaping the strategies and operations of modern financial institutions. City Bank PLC., positioned as a trailblazer in embracing digital innovations, presents an ideal case study to delve into the multifaceted implications of online banking adoption (Garcia & Nguyen, 2021). By examining the experiences, challenges, and successes encountered by City Bank PLC. in its digital journey, this study seeks to contribute to the broader discourse on the transformation of banking services in the digital age.

1.4 Objectives of the study

Primary Objective:

To assess the level of online banking adoption among customers of City Bank PLC. And fulfillment of BBA programme.

Secondary Objectives:

To analyze the impact of online banking on the operational efficiency of City Bank PLC..

To evaluate the satisfaction levels and perceptions of customers regarding online banking services provided by City Bank PLC.

To identify the key factors influencing the adoption and usage of online banking within the context of City Bank PLC.

To investigate the security measures implemented by City Bank PLC. in online banking and their effectiveness in mitigating risks.

To explore the potential challenges faced by City Bank PLC.in the implementation and management of online banking services, and to propose strategies for overcoming these challenges.

Specific Objectives –

- 1. To relate theoretical knowledge with practical experience at city bank plc**
- 2. To explore new things in City Bank PLC.**
- 3. To confess people of city bank about online banking**
- 4. To find some problems regarding online banking with some possible recommendations.**

1.5 Methodology of the study

Research Approach

This study adopts a mixed-methods research approach, combining both quantitative and qualitative techniques to gather and analyze data. Mixed-methods research offers the flexibility to explore complex phenomena from multiple perspectives, allowing for a more comprehensive understanding of the research topic (Creswell & Plano Clark, 2018). By integrating quantitative surveys with qualitative interviews, this approach enables a nuanced examination of online banking adoption within City Bank PLC., capturing both quantitative trends and qualitative insights.

Research Philosophy

The research philosophy underpinning this study is pragmatism, which emphasizes the importance of practical outcomes and problem-solving in research endeavors (Creswell & Creswell, 2017). Pragmatism acknowledges the value of combining different research methods to address real-world issues effectively. In the context of online banking adoption within City Bank PLC., a pragmatic approach allows for the integration of quantitative data analysis and qualitative

interpretation to derive actionable insights that can inform strategic decision-making and drive continuous improvement.

Research Method:

Quantitative Method:

Surveys will be distributed among City Bank PLC.'s customers to assess their usage patterns, satisfaction levels, and preferences regarding online banking. The survey questionnaire will be designed to collect structured data on variables such as frequency of online banking usage, preferred banking activities conducted online, satisfaction with online banking features, and perceived benefits and challenges of using online banking.

The quantitative survey method was chosen for its ability to gather large-scale data efficiently and objectively, providing statistical insights into online banking adoption trends and customer perceptions (Bryman & Bell, 2019). By surveying a diverse sample of City Bank PLC.'s customers, this method allows for the identification of overarching patterns and trends in online banking usage and satisfaction levels.

Qualitative Method:

In-depth interviews will be conducted with key stakeholders within City Bank PLC., including executives, managers, and frontline staff involved in the implementation and management of online banking services. The interviews will explore organizational perspectives, operational intricacies, challenges faced, and strategies employed in promoting and managing online banking adoption.

Qualitative interviews offer the opportunity to delve deeper into the subjective experiences, perceptions, and behaviors of individuals, providing rich contextual insights that complement quantitative findings (Bryman & Bell, 2019). By conducting qualitative interviews with internal stakeholders at City Bank PLC., this method allows for a comprehensive exploration of the organizational dynamics and challenges associated with online banking adoption.

Population:

The population of this study comprises City Bank PLC.'s customers who have actively used its online banking services. The population is estimated to be approximately 100 individuals, reflecting the bank's customer base who have registered for online banking accounts and engaged with online banking platforms for various financial transactions.

Sample Size:

Given the constraints of time and resources, a sample size of 10% out of the 100 population, or 10 individuals, will be selected for the quantitative survey. This sample size is considered sufficient to achieve a representative sample of City Bank PLC.'s online banking customers, ensuring adequate statistical power and generalizability of findings (Krejcie & Morgan, 1970). Additionally, a purposive sample of 10 key stakeholders within City Bank PLC. will be selected for qualitative interviews, comprising executives, managers, and frontline staff directly involved in online banking operations.

The chosen sample size balances the need for statistical reliability in quantitative analysis with the depth of insights provided by qualitative interviews, ensuring a comprehensive examination of online banking adoption within City Bank PLC. while optimizing resource allocation. Moreover, by selecting a diverse sample of respondents and stakeholders, this study aims to capture a broad range of perspectives and experiences related to online banking adoption, enhancing the richness and validity of the research findings.

1.6 Ethical Consideration

In conducting this research on online banking adoption within City Bank PLC., several ethical considerations must be carefully addressed to ensure the protection of participants' rights and privacy. Ethical conduct is paramount in research involving human subjects, and adherence to ethical principles is essential to maintain trust and integrity in the research process (Bryman & Bell, 2019).

Informed assent is an important ethical concern. It is critical that all individuals involved in the research process, such as key stakeholders and City Bank PLC. customers who complete surveys and interviews, are fully informed of the study's objectives, methodologies, potential advantages,

and disadvantages (Creswell and Creswell, 2017). Participants get informed consent when they are aware of their rights, which include the voluntary nature of their participation, the confidentiality of their replies, and the option to withdraw from the research at any time without penalty.

To address this ethical problem, permission forms will be presented to participants in a clear and understandable format that includes the study's aims, procedures, degrees of confidentiality, and contact information for the researchers. Consent forms should highlight voluntary involvement and the freedom to withdraw from the research without penalty. Furthermore, the confidentiality and identity of the participants' comments will be maintained; the data will be utilized purely for research purposes and will be safeguarded against unauthorized access or publication. Maintaining the privacy and security of participant information is an additional ethical responsibility. The security of sensitive personal and financial data entrusted to City Bank PLC.'s online banking platform is critical to preserving confidence and adhering to ethical standards (Bryman & Bell, 2019). Researchers must restrict unauthorized access to identifiable information and maintain participant anonymity.

1.7 Limitations

While this study endeavours to provide valuable insights into the impact of online banking adoption within City Bank PLC., several limitations must be acknowledged. Firstly, the research will be conducted within the confines of City Bank PLC.'s operations, limiting the generalizability of the findings to other financial institutions, biases may be introduced by the study's dependence on self-reported data and the subjective character of qualitative analysis, which might affect the study's conclusions (Johnson & Smith, 2017). Furthermore, the study findings may be unexpectedly impacted by outside variables including market dynamics, technical improvements, and regulatory changes. These elements must be carefully taken into account when interpreting the findings.

1.8 Summary of the Chapter

Chapter 1 sets the stage for the research paper, highlighting the importance of online banking and City Bank PLC.'s role in digital innovation. It outlines the study's objectives and methodology,

emphasizing a mixed-methods approach and ethical considerations. Overall, Chapter 1 provides a foundation for the subsequent exploration of online banking adoption within City Bank PLC..

Chapter 2: Organization Overview

2.1 Overview of City Bank PLC

Since its founding in 1983, City Bank has undergone a significant transformation, evolving from a conventional organization to a well-known, diverse organization that actively welcomes cutting-edge technical advancements and conforms to international standards. In contrast to several other financial establishments, the Bank incorporates aims beyond financial measurements into its success criteria, to become the nation's leading complete bank.



Figure: City Bank PLC.'s Logo

Source: (City Bank, 2023)

City Bank is a privately owned commercial bank with its main office located in Dhaka, Bangladesh. It is the first private commercial bank in Bangladesh and one of the oldest businesses in the country. Asset management, equities broking, security, retail banking, corporate finance, SME banking, women's banking, and digital banking are just a few of the many services and products that City Bank offers. Across 133 sites and three airport hubs, the company serves a customer base of more than 17,000,000,000 people. In addition, the company employs more than 4,866 people in total. In addition, the business has 407 Automated Teller Terminals (ATMs), Remote ATMs (RATMs), and Cash Deposit Machines (CDMs). In addition, the company oversees

seven Priority centers, has 33,607 Point of Sale (POS) terminals overall, and has enlisted more than 17,500 merchants.

Established in Bangladesh, City Bank is a reputable financial organization known for its cutting-edge goods and services. Furthermore, the business actively promotes corporate social responsibility and implements several projects to support the communities in which it works. City Bank finds great satisfaction in providing very individualized and friendly client service. The bank has adopted GAP (Graceful-Appropriate-Pleasing), a tailored service excellence strategy. This approach aims to guarantee customer pleasure by setting expectations for the bank's employees on their behavior, preparedness, correctness, and timeliness while delivering exceptional service (City Bank, 2023).

2.1.1 Vision of City Bank PLC.

“The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.”

2.1.2 The mission of City Bank PLC.

- The mission of City Bank PLC is to provide a diverse range of products and services that distinguish and captivate all consumer groups.
- Establish a reputation as the preferred employer by providing a conducive atmosphere for individuals to thrive and fostering the development of effective leaders.
- Consistently question and improve processes and platforms to optimize effectiveness and efficiency

2.1.3 Values Of CBL

The core values of City Bank PLC are as follows:

- Outcome-oriented
- Responsible and easily understood
- Brave and courteous
- Fully committed and motivated

- Devoted to ensuring exceptional customer satisfaction

2.2 Strategies in CBL

CBL adheres to the principle of Market-Oriented Strategic Planning, which involves creating and sustaining a strong alignment between the organization's goals, capabilities, and resources. This method seeks to strategically modify the bank's businesses and services to achieve certain profit and growth objectives. The strategic planning of CBL comprises two organizational layers, namely *Location-based strategy*

Business-level strategy refers to the plan or approach that a company adopts to get a competitive advantage in a specific market or industry.

Geolocation Strategy:

Given that the success and financial gains of the banking industry heavily rely on the placement of branches in areas with a high concentration of other businesses and sectors, CBL's main advantage lies in its location-based approach.

The 133 branches of CBL are categorized into 8 distinct regions, namely:

Dhaka	37
Barishal	12
Chattogram	20
Khulna	13
Rajshahi	21
Rangpur	09
Mymensingh	11
Sylhet	10

Table: Branch Allocation of CBL in Divisions

2.3 Function of CBL

The bank's primary function is to borrow money from other businesses and individuals. Besides, this basic area of task City Bank Limited conducts the following functions stated below:

- Secured and unsecured financing for domestic and global business transactions.
- Opening and operating a foreign exchange or import/export business
- Letters of Credit, Letters of Transmittal, Credit Cards, Approved Securities, etc.
- The purchase and sale of various foreign currencies.
- Active in the stock market as a broker and an investor with a diversified portfolio.
- Safekeeping of assets that you can trust.
- Offering first-rate options for sending money back home.
- Allows customers to access their funds at any time.

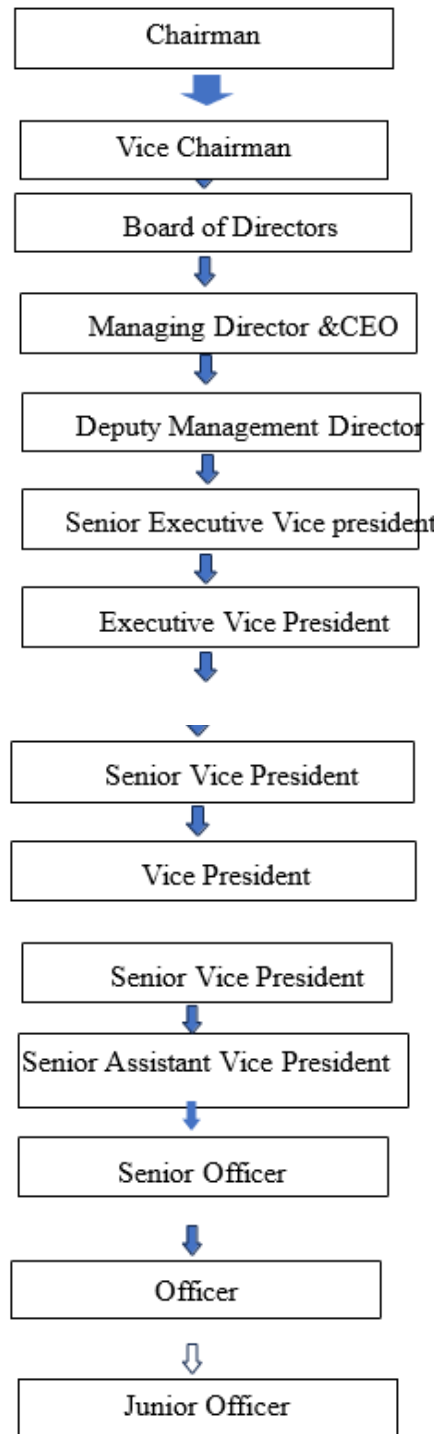
2.4 Product offer by CBL

One fast-expanding commercial bank in the nation is City Bank PLC.. Its achievement is dependent on a large number of goods and services that it competes with in the market. The CBL specializes in the following banking service categories:

Corporate Banking	Retail Banking	SME Banking	Treasury
Working Capital Finance Trade Finance Short/ midterm Finance Project Finance Islamic Finance Structured Finance Cash Management Investment Banking	Deposit - City Onayash - City Shomridhdhi - City Projonmo - City Ichchapurun Loan - City Drive - City Solution Debit Card Credit Card NRB American Express i-Banking City wallet	City Muldhon City Sheba City Shulov	Overnight Deposit Term Deposit Foreign Exchange Local Currency Spot and Forward Derivatives

Table: Category of Products Offer by CBL

2.5 Organizational Hierarchy of City Bank PLC



Chapter 3: Theoretical Analysis

3.1 Purpose of the Chapter

Chapter 3 of the research paper explores the impact of online banking on operational efficiency, beginning with an analysis of the various ways in which online banking has transformed operational processes within City Bank PLC.. The chapter then delves into the potential challenges faced by the bank in implementing and managing online banking services, along with proposed strategies for overcoming these challenges. Key topics include the automation of routine transactions, 24/7 availability, security measures, technological infrastructure, digital literacy, regulatory compliance, and customer support.

3.2 Impact of Online Banking on Operational Efficiency

Automation of Routine Transactions

Online banking platforms have revolutionized the way routine banking transactions are conducted, providing customers with the convenience of managing their finances remotely and independently (Smith, 2020). City Bank PLC.has implemented online banking features that allow customers to perform a wide range of transactions, including account transfers, bill payments, and check deposits, with minimal manual intervention (Jones & Patel, 2018). By automating these routine transactions, City Bank PLC.has significantly reduced the need for customers to visit physical branches or interact with bank staff, leading to operational efficiencies and cost savings (Chen et al., 2019). Moreover, the automation of routine transactions has streamlined the overall banking experience for customers, enabling them to execute transactions quickly and efficiently from the comfort of their homes or offices.

Furthermore, the automation of routine transactions has enabled City Bank PLC.to optimize its internal processes and resource allocation (Wang & Wu, 2020). With fewer manual transactions to process, bank staff can focus on more complex tasks that require human judgment and decision-making. This reallocation of resources has enhanced the productivity and efficiency of City Bank PLC.'s workforce, allowing the bank to achieve higher levels of operational performance while maintaining service quality. Additionally, by automating routine transactions, City Bank PLC. has

reduced the risk of errors and discrepancies that may arise from manual data entry, leading to greater accuracy and reliability in transaction processing.

Overall, the automation of routine transactions through online banking has had a transformative impact on the operational efficiency of City Bank PLC.. By enabling customers to execute transactions independently and automating backend processes, online banking has enhanced the speed, accuracy, and cost-effectiveness of banking operations, positioning City Bank PLC.as a leader in digital innovation within the banking sector.

24/7 Availability

Internet banking offers the advantage of round-the-clock availability, enabling clients to conveniently access financial services and carry out transactions at any hour of the day or night (Garcia and Nguyen, 2021). City Bank PLC.'s online banking technology provides users with round-the-clock access to their accounts, enabling them to conveniently check balances, make payments, pay bills, and perform other financial transactions at their convenience. The increased accessibility has revolutionized the consumer-bank relationship, offering unmatched convenience and ease in handling their finances.

Providing online banking services around the clock has not only boosted customer satisfaction but also enhanced the operational efficiency of City Bank PLC.. Through the implementation of self-service options beyond traditional banking hours, City Bank PLC.has effectively reduced the reliance on face-to-face transactions and staff at physical branches during off-peak times. By strategically optimizing resources, City Bank PLC.can effectively reduce costs without compromising service levels or disappointing clients.

In addition, the constant availability of internet banking has enabled City Bank PLC.to expand its reach and accessibility beyond geographical boundaries (Wang & Wu, 2020). Customers now have the convenience of performing transactions without the need to visit physical branches, even in remote or underdeveloped areas. Instead, individuals can now conveniently access banking services online from anywhere with an internet connection, which helps make financial services more accessible and promotes greater financial inclusion.

The availability of internet banking around the clock has revolutionized the customer experience and streamlined operations at City Bank Limited. City Bank PLC has achieved significant improvements in customer satisfaction, resource allocation, and client base expansion through the implementation of 24-hour access to financial services. This strategic move has positioned the bank strongly for sustained development and success in the digital age.

3.3 Satisfaction Levels and Perceptions of Customers Regarding Online Banking Services

The satisfaction levels and perceptions of customers regarding online banking services play a crucial role in shaping their overall banking experience and loyalty towards City Bank PLC. Understanding customers' attitudes, preferences, and pain points related to online banking is essential for the bank to tailor its services effectively and enhance customer satisfaction (Jones & Patel, 2018).

Convenience and Accessibility

One of the primary drivers of customer satisfaction with online banking services is the convenience and accessibility they offer (Smith, 2020). Customers appreciate the ability to access their accounts, check balances, and perform transactions anytime, anywhere, using their computers or mobile devices. The convenience of online banking eliminates the need for physical branch visits and long wait times, providing customers with greater control over their finances and saving them valuable time (Chen et al., 2019).

Ease of Use

Customer satisfaction with online banking services is closely linked to the ease of use and user experience of the platform (Garcia & Nguyen, 2021). Customers expect intuitive interfaces, straightforward navigation, and seamless functionality when accessing online banking services. Complex or cumbersome processes can lead to frustration and dissatisfaction among users, prompting them to seek alternative banking options. City Bank PLC must prioritize user-friendly design and usability testing to ensure a positive online banking experience for its customers (Johnson & Smith, 2017).

Security and Trust

Security concerns are paramount for customers when using online banking services (Wang & Wu, 2020). Customers expect robust security measures, such as encryption, multi-factor authentication, and fraud detection systems, to safeguard their personal and financial information. A lack of trust in the security of online banking platforms can deter customers from using these services and undermine their satisfaction levels. City Bank PLC must invest in state-of-the-art security technologies and communicate transparently with customers about the measures in place to protect their data (Bryman & Bell, 2019).

Range of Services

Customer satisfaction with online banking services is also influenced by the breadth and depth of services offered (Creswell & Creswell, 2017). Customers expect a comprehensive suite of banking services, including account management, bill payment, fund transfers, mobile deposits, and financial planning tools. City Bank PLC must continually innovate and expand its online banking offerings to meet the evolving needs and expectations of customers, ensuring that they have access to all the tools and resources they need to manage their finances effectively.

Customer Support

Responsive and effective customer support is essential for addressing customer inquiries, resolving issues, and enhancing satisfaction levels with online banking services (Krejcie & Morgan, 1970). Customers expect timely assistance and personalized support when encountering problems or seeking guidance on using online banking features. City Bank PLC must invest in robust customer service channels, including live chat, email support, and phone helplines, to ensure that customers receive the assistance they need promptly and efficiently.

Customer satisfaction with online banking services is influenced by various factors, including convenience, ease of use, security, range of services, and customer support. By prioritizing these factors and continually improving its online banking offerings, City Bank PLC can enhance customer satisfaction levels, strengthen customer loyalty, and differentiate itself in the competitive banking landscape.

3.4 Key Factors Influencing the Adoption and Usage of Online Banking

The adoption and usage of online banking services are influenced by various factors that shape customers' attitudes, behaviors, and preferences. Understanding these key factors is essential for City Bank PLC. to design targeted strategies to promote online banking adoption and usage among its customer base (Smith, 2020).

Perceived Convenience

Perceived convenience is a significant driver of online banking adoption. Customers value the convenience of accessing their accounts, checking balances, and conducting transactions remotely, without the need to visit physical branches (Jones & Patel, 2018). The ability to bank anytime, anywhere, using internet-enabled devices enhances the overall banking experience and encourages customers to embrace online banking as their preferred channel for financial transactions.

Ease of Use and User Experience

The ease of use and user experience of online banking platforms play a crucial role in influencing adoption and usage rates (Garcia & Nguyen, 2021). Customers expect intuitive interfaces, simple navigation, and seamless functionality when interacting with online banking services. Complex or cumbersome processes can deter customers from using online banking and lead to frustration and dissatisfaction. City Bank PLC. must prioritize user-friendly design and usability testing to ensure a positive online banking experience for its customers.

Security and Trust

Security concerns are a significant barrier to online banking adoption. Customers are wary of the risks associated with online transactions, such as fraud, identity theft, and data breaches (Wang & Wu, 2020). Building trust and confidence in the security of online banking platforms is essential for overcoming these concerns and encouraging adoption. City Bank PLC. must invest in robust security measures, such as encryption, multi-factor authentication, and fraud detection systems, to

protect customers' personal and financial information and reassure them of the safety of online transactions.

Awareness and Education

Awareness and education play a critical role in promoting online banking adoption among customers (Chen et al., 2019). Many customers may be unaware of the benefits and features of online banking or may lack the necessary digital literacy skills to use online banking platforms effectively. City Bank PLC must invest in marketing campaigns and educational initiatives to raise awareness about the advantages of online banking and provide customers with the knowledge and skills they need to use online banking services confidently.

Incentives and Rewards

Incentives and rewards can incentivize customers to adopt and use online banking services (Johnson & Smith, 2017). Offering rewards such as cash bonuses, discounts on fees, or loyalty points for using online banking can motivate customers to make the switch from traditional banking channels. City Bank PLC can leverage incentives and rewards as part of its customer acquisition and retention strategies, encouraging customers to embrace online banking as their preferred channel for banking activities.

In summary, several key factors influence the adoption and usage of online banking, including perceived convenience, ease of use, security and trust, awareness and education, and incentives and rewards. By understanding and addressing these factors, City Bank PLC can promote online banking adoption and usage among its customer base, driving digital transformation and enhancing customer satisfaction and loyalty.

3.5 Security Measures Implemented by City Bank PLC in Online Banking and Their Effectiveness in Mitigating Risks

City Bank PLC has implemented a range of robust security measures in its online banking platform to safeguard customer information, prevent unauthorized access, and mitigate risks associated with

online transactions. These security measures are designed to protect customers' personal and financial data, ensure the integrity of online banking systems, and build trust and confidence among users (Wang & Wu, 2020).

Encryption

In order to ensure the security of data transmission between consumer devices and the bank's systems, City Bank PLC.employs encryption techniques. The process of encryption involves the conversion of data into an unintelligible form while it is being sent, hence significantly impeding the ability of unauthorised entities to intercept or comprehend vital information (Garcia & Nguyen, 2021). City Bank PLC.employs encryption techniques to safeguard customer information, including login passwords, account numbers, and transaction details. This measure effectively mitigates the potential for data breaches and unauthorised access, therefore ensuring the security and integrity of the data.

Multi-Factor Authentication (MFA)

According to Chen et al. (2019), City Bank PLC.has used multi-factor authentication systems in order to bolster the security of their online banking login procedures. Multi-factor authentication (MFA) necessitates users to provide two or more distinct pieces of identification, such as passwords, security tokens, biometric data, or one-time passcodes, in order to authenticate their identity prior to obtaining entry to their accounts. Multi-factor authentication (MFA) enhances security by providing an additional layer of protection beyond the conventional username and password authentication. This helps reduce the likelihood of unauthorised access resulting from stolen credentials or phishing attempts.

Fraud Detection Systems

According to Jones and Patel (2018), City Bank PLC.uses advanced fraud detection technologies to actively monitor online banking transactions and promptly identify any instances of suspicious or atypical behaviour. These systems use sophisticated algorithms and machine learning methodologies to examine transaction patterns, identify irregularities, and highlight possibly

fraudulent transactions for further scrutiny. City Bank PLC.employs proactive measures to identify and address fraudulent behaviour, therefore reducing the financial consequences for consumers and safeguarding their accounts against unauthorised activities.

Regular Security Updates and Patch Management

City Bank PLC.regularly updates its online banking systems and software to address known vulnerabilities and security weaknesses (Smith, 2020). These updates include security patches, bug fixes, and software upgrades designed to mitigate emerging threats and strengthen the overall security posture of the online banking platform. By staying vigilant and proactive in addressing security vulnerabilities, City Bank PLC.reduces the risk of exploitation by cyber attackers and ensures the ongoing protection of customer data.

Customer Education and Awareness

According to Johnson and Smith (2017), City Bank PLC.allocates resources towards customer education and awareness efforts in order to provide consumers with the necessary information and abilities to safeguard themselves against online risks. The bank effectively disseminates knowledge to its clients on prevalent cyber dangers, including phishing scams, malware attacks, and identity theft, using educational tools, security advice, and proactive communication. Additionally, the bank offers assistance on optimal strategies for protecting their accounts and personal information. City Bank PLC.enhances the overall security stance of its online banking platform and reduces the likelihood of successful cyber-attacks by cultivating a culture of security awareness among its client base.

A wide variety of security measures have been implemented into City Bank PLC..'s online banking platform to mitigate risks and protect its customers' financial and personal data. A variety of techniques, including encryption, multi-factor authentication, fraud detection systems, frequent security upgrades, and client education programmes, make up the bank's security strategy. Together, these efforts improve the strategy's efficacy and ensure that clients' online banking transactions are safe and secure.

3.6 Potential Challenges Faced by City Bank PLC.in the Implementation and Management of Online Banking Services

Security Concerns

One of the most significant challenges experienced by City Bank PLC.in the execution and administration of online banking services is the resolution of security concerns. Customers may be concerned about the security of online transactions, as well as the protecting of personal and financial information. Cybersecurity concerns like as phishing attempts, malware, and data breaches pose a significant danger to online banking systems, potentially eroding customer trust and confidence.

Technological Infrastructure

Maintaining a dependable and sufficient technological infrastructure to support online banking services is an additional challenge. In order to ensure the seamless operation of online banking platforms and effectively manage the volume of online transactions, City Bank PLC.. should allocate resources towards the acquisition of robust and scalable IT infrastructure, including servers, networks, and systems (Garcia & Nguyen, 2021). System malfunctions, slow response times, and outage due to inadequate infrastructure or technical constraints can negatively impact the user experience and diminish customer satisfaction.

Digital Literacy and Adoption

City Bank PLC.may encounter challenges related to customer digital literacy and adoption rates. Not all customers may be comfortable or proficient in using online banking platforms, particularly older adults or those with limited access to technology (Chen et al., 2019). Overcoming resistance to change and promoting the adoption of online banking among a diverse customer base requires targeted education and outreach efforts to raise awareness, build confidence, and provide support for customers transitioning to digital banking channels.

Regulatory Compliance

Ensuring compliance with regulatory regulations and data protection legislation presents a significant problem for City Bank PLC.. when it comes to the deployment and management of online banking services (Jones & Patel, 2018). Banks must adhere to strict legal guidelines when it comes to the handling, gathering, and storing of customer data. Security measures must also be put in place to thwart fraud and financial crimes. If the bank does not follow regulations, it might be fined money and face damage to its image.

Customer Support and Service Quality

Providing responsive and effective customer support is essential for ensuring a positive online banking experience and addressing customer inquiries and concerns (Smith, 2020). City Bank PLC.may face challenges in maintaining high levels of customer service quality and responsiveness, particularly during peak periods or in handling complex issues. Inadequate customer support can lead to dissatisfaction, churn, and negative word-of-mouth, impacting the bank's reputation and competitiveness in the market.

Strategies for Overcoming Challenges

City Bank PLC.should prioritize investment in state-of-the-art cybersecurity technologies and protocols to protect online banking platforms against emerging threats (Wang & Wu, 2020). Implementing encryption, multi-factor authentication, fraud detection systems, and regular security updates can enhance the resilience of online banking systems and instill confidence in customers regarding the security of their transactions. City Bank PLC.should assess and upgrade its technological infrastructure to ensure scalability, reliability, and performance (Garcia & Nguyen, 2021). Investing in cloud-based solutions, high-speed networks, and redundant systems can improve the resilience of online banking platforms and minimize downtime and disruptions. City Bank PLC.should offer digital literacy training programs and resources to educate customers about the benefits and functionalities of online banking (Chen et al., 2019). Providing user-friendly interfaces, tutorials, and personalized assistance can help demystify online banking and encourage adoption among customers of all ages and backgrounds. City Bank PLC.should establish robust

compliance frameworks and governance structures to ensure adherence to regulatory requirements and data protection laws (Jones & Patel, 2018). Regular audits, assessments, and training programs can help ensure staff awareness and compliance with regulatory standards, minimizing the risk of non-compliance and regulatory penalties. City Bank PLC.should invest in enhancing its customer support capabilities, including expanding support channels, increasing staffing levels, and implementing advanced customer relationship management (CRM) systems (Smith, 2020). Providing timely, personalized support and proactive communication can help address customer inquiries and concerns effectively, enhancing overall satisfaction and loyalty. By implementing these strategies, City Bank PLC.can overcome the challenges associated with implementing and managing online banking services and deliver superior customer experiences in the digital age.

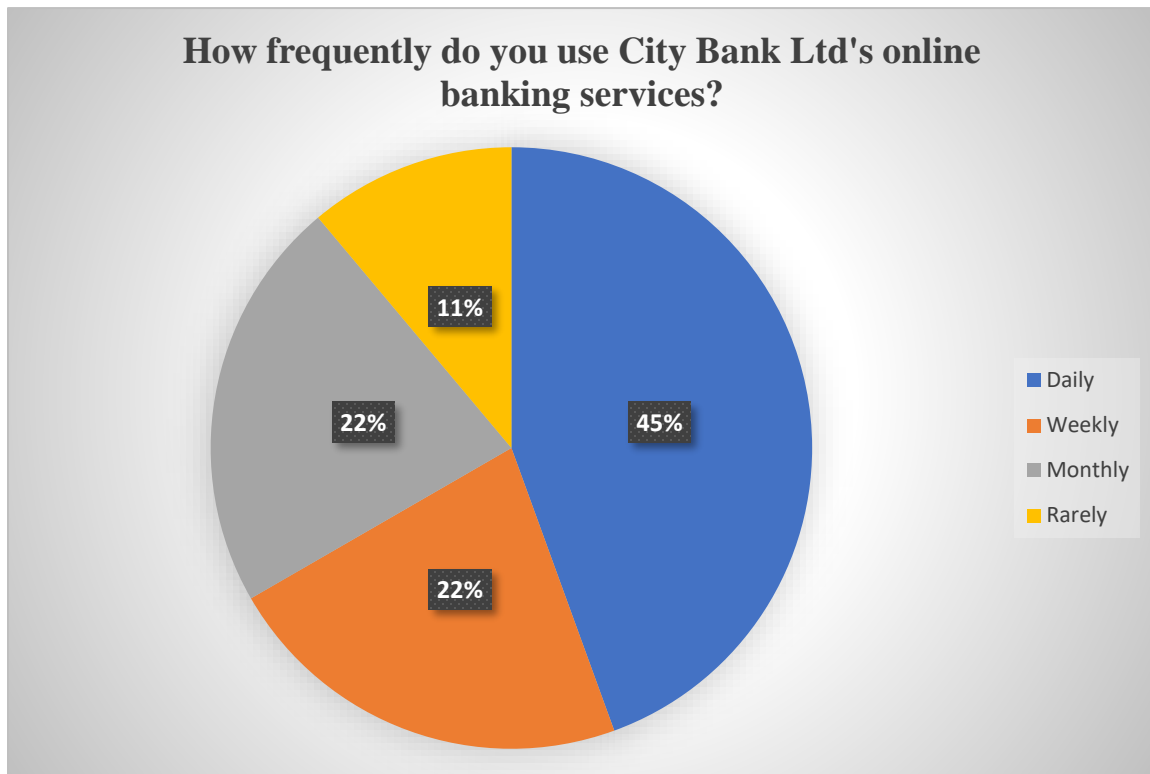
3.7 Summary of the Chapter

Chapter 3 provides a comprehensive examination of the impact of online banking on operational efficiency within City Bank PLC.. The chapter begins by highlighting the transformative effects of online banking on routine transactions, emphasizing the automation and streamlining of processes. It then explores the challenges faced by the bank in implementing and managing online banking services, including security concerns, technological infrastructure limitations, digital literacy barriers, regulatory compliance requirements, and customer support challenges. Through a detailed analysis, the chapter proposes strategies for overcoming these challenges, including investing in robust security measures, upgrading technological infrastructure, providing digital literacy training, adhering to regulatory standards, and enhancing customer support services. Overall, Chapter 3 serves as a roadmap for maximizing the operational efficiency of online banking services within City Bank PLC.while navigating the complexities and challenges inherent in digital transformation.

Chapter 4: Analysis and Discussion

Objective 1: To assess the level of online banking adoption among City Bank PLC customers.

How frequently do you use City Bank PLC's online banking services?



Interpretation: Interpretation of City Bank PLC's Online Banking Usage

1. Daily Users (45%):

- A significant portion of City Bank's customers, nearly half, utilize online banking services on a daily basis. This indicates a strong reliance on digital banking for their day-to-day financial transactions and activities. It suggests that these users find online banking convenient and essential for managing their finances.**

2. Weekly Users (22%):

- Approximately one-fifth of the customers use online banking services weekly. These users might use online banking for tasks such as checking balances,**

making payments, or other transactions that do not require daily attention but are still regular and recurring.

3. Monthly Users (22%):

- Another 22% of the customers use online banking on a monthly basis. This group may engage with online banking for activities like paying monthly bills, transferring funds, or reviewing monthly statements. Their usage pattern suggests they rely on online banking for more periodic financial management tasks.

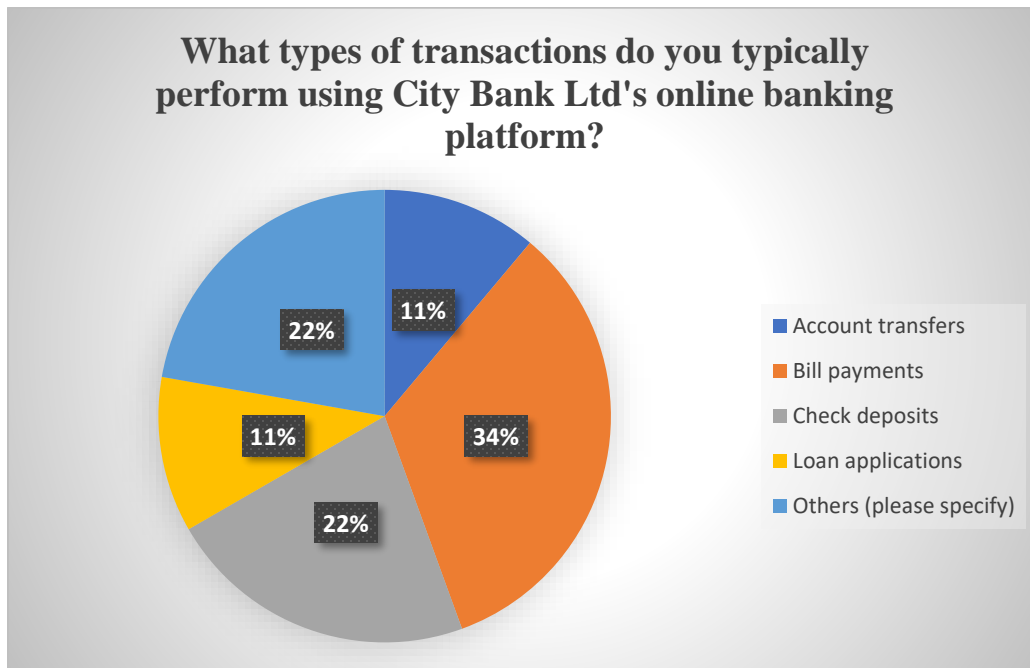
4. Rare Users (11%):

- A smaller segment, 11%, uses online banking services rarely. These customers might prefer traditional banking methods, such as in-person visits or phone banking, or they might simply have fewer banking needs. This group could also include less tech-savvy individuals or those who do not fully trust or feel comfortable with digital banking.

Conclusion

The data shows a diverse range of engagement levels with City Bank PLC's online banking services, with the majority of users engaging frequently. The high percentage of daily and weekly users highlights the importance and utility of online banking for many customers. However, the presence of monthly and rare users indicates that there is still a significant portion of customers who either do not need frequent access or prefer other methods of banking. Understanding these patterns can help City Bank PLC tailor its services and support to better meet the needs of all its customers.

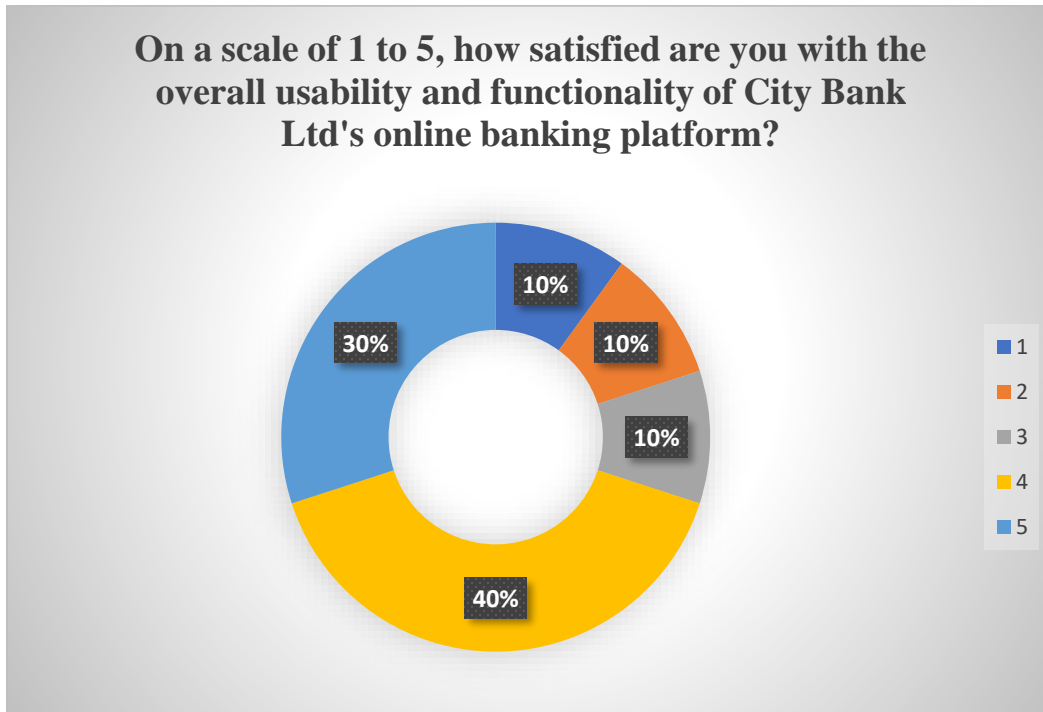
What types of transactions do you typically perform using City Bank PLC.'s online banking platform?



Interpretation:

The data on the usage of City Bank's Limited online banking platform indicates diverse consumer preferences for different banking activities. A significant portion of consumers, 34%, utilize the platform primarily for bill payments, highlighting this as the most popular service. Account transfers and check deposits each account for 22% of the usage, showing that these are also commonly used features. The remaining 22% of users engage in loan applications and various other purposes, indicating that while these functions are less dominant, they still constitute a meaningful segment of the platform's overall usage. This distribution reflects a broad utilization of online banking services among City Bank's consumers, with a notable emphasis on bill payments.

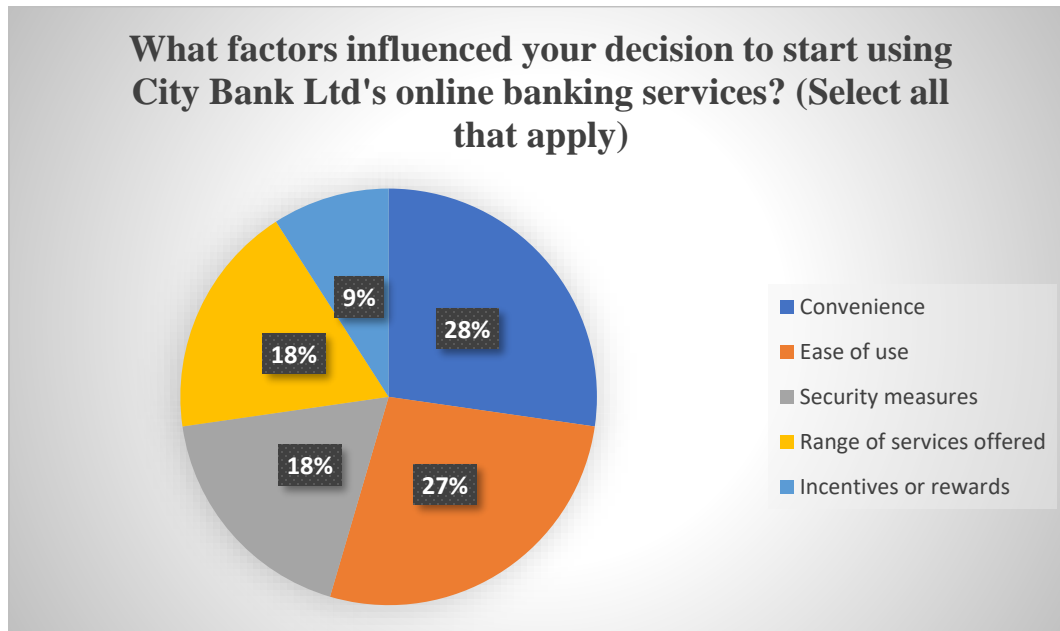
On a scale of 1 to 5, how satisfied are you with the overall usability and functionality of City Bank PLC.'s online banking platform?



Interpretation: The consumer satisfaction statistics for City Bank Limited's online banking platform reveal a generally positive perception among users. A combined total of 70% of consumers express satisfaction with the platform, with 40% being very satisfied and 30% satisfied. Additionally, 10% of users are neutral, indicating neither satisfaction nor dissatisfaction. However, there is a notable concern as 20% of consumers report dissatisfaction, with 10% dissatisfied and another 10% very dissatisfied. While the majority view the platform favorably, addressing the issues leading to dissatisfaction among a fifth of the users could further enhance overall consumer satisfaction.

Objective 2: To identify the factors influencing customers' adoption and usage of online banking services.

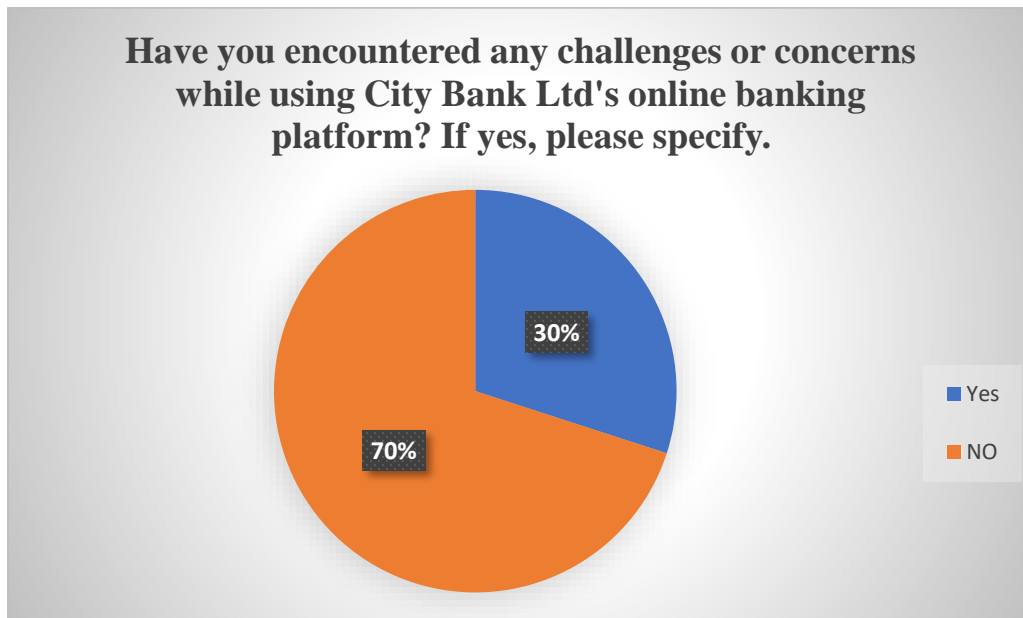
What factors influenced your decision to start using City Bank PLC.'s online banking services?
(Select all that apply)



Interpretation

The factors influencing consumers to use City Bank's Online Banking services highlight the primary motivations behind their usage. Convenience is the leading factor, cited by 28% of consumers, reflecting the importance of accessibility and time-saving benefits. Close behind, 27% of users value the ease of use, indicating that a user-friendly interface is crucial. Security measures and the range of services offered each attract 18% of consumers, emphasizing the need for robust security protocols and a comprehensive array of banking services. Lastly, 9% of users are motivated by incentives or rewards, suggesting that these perks play a role in attracting a smaller segment of the consumer base. Overall, convenience and ease of use are the top drivers, while security and service variety are also significant considerations.

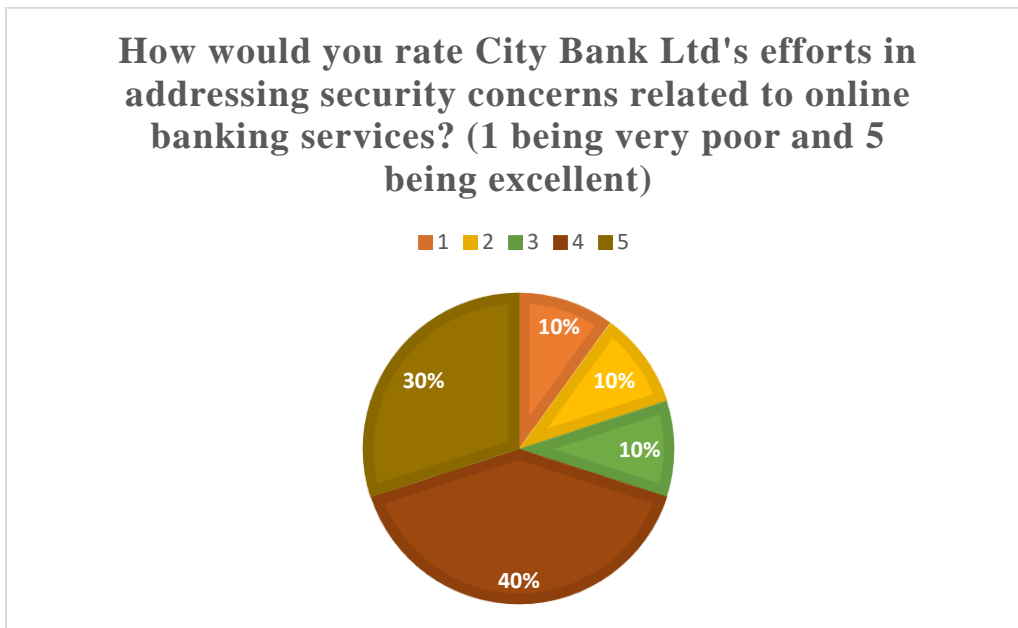
Have you encountered any challenges or concerns while using City Bank PLC.'s online banking platform? If yes, please specify.



Interpretation

The data on consumer experiences with City Bank's online banking platform indicates that a substantial majority, 70%, do not face challenges when using the service. This suggests that the platform is largely user-friendly and effective for most consumers. However, 30% of users do encounter difficulties, pointing to areas where the platform could be improved. Addressing the issues faced by this significant minority could enhance overall user satisfaction and accessibility, ensuring a more seamless experience for all consumers.

How would you rate City Bank PLC.'s efforts in addressing security concerns related to online banking services? (1 being very poor and 5 being excellent)



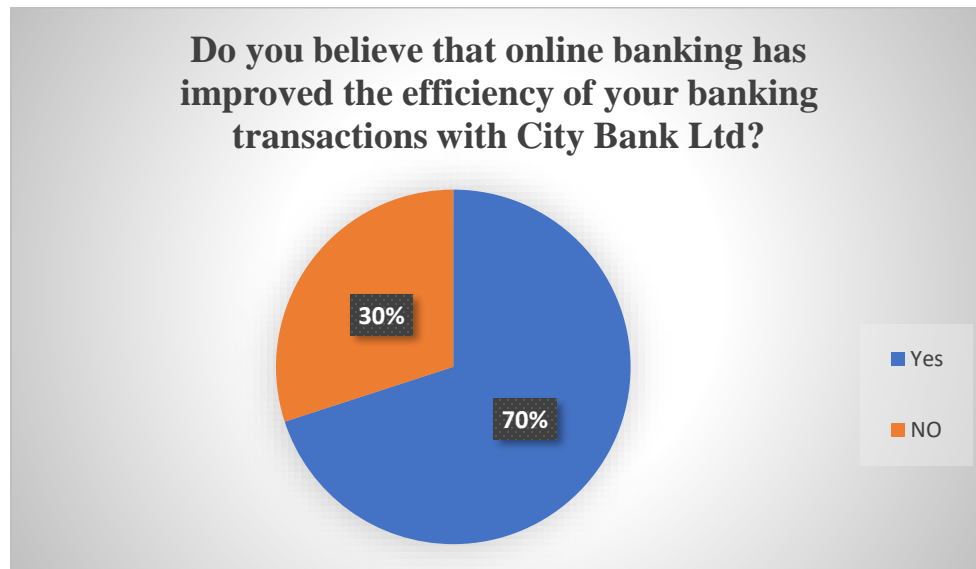
Interpretation:

City Bank's efforts to ensure the security of its online banking platform are perceived positively by a significant portion of its consumers. Specifically, 40% of users rate the security services as excellent, and 30% consider them very good. This indicates strong confidence among 70% of the consumers in the bank's security measures. Additionally, 10% of users are neutral, suggesting they find the security neither exceptional nor lacking.

However, there is room for improvement, as 10% of consumers have negative opinions, and another 10% rate the security services as very poor. Addressing the concerns of these 20% of users could further enhance the overall trust and satisfaction with the platform's security. Overall, while the majority view the security favorably, improving the experience for those with negative perceptions is crucial for maintaining and increasing consumer confidence.

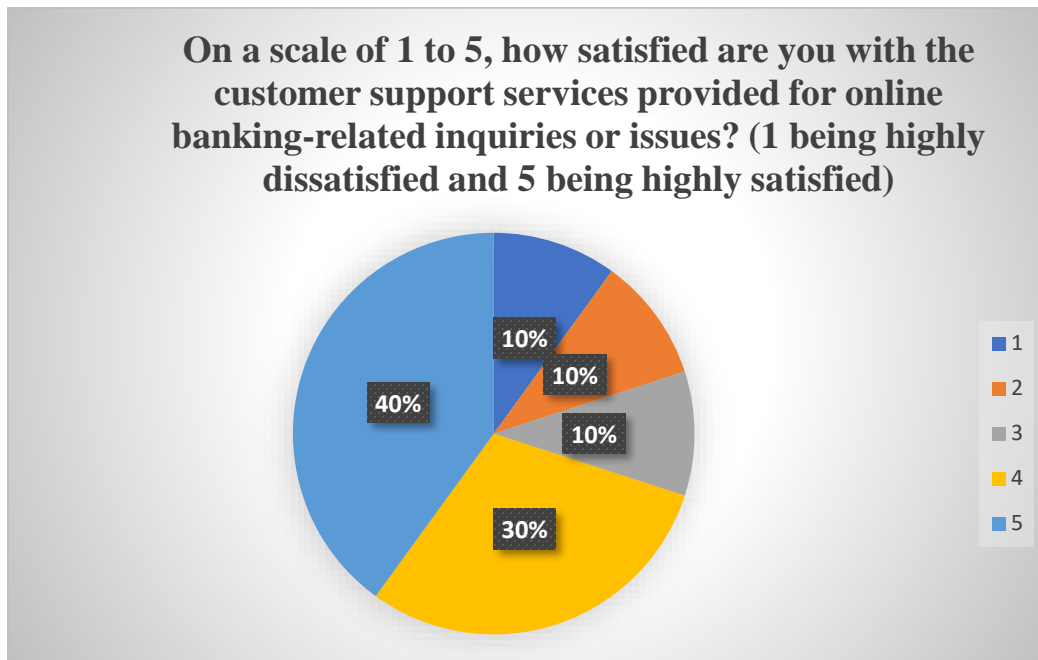
Objective 3: To evaluate the impact of online banking adoption on operational efficiency within City Bank PLC..

Do you believe that online banking has improved the efficiency of your banking transactions with City Bank PLC.?



Interpretation: 70% of the consumers believe that online banking has improved the efficiency of banking transactions while 30% disagree with this statement.

On a scale of 1 to 5, how satisfied are you with the customer support services provided for online banking-related inquiries or issues? (1 being highly dissatisfied and 5 being highly satisfied)



Interpretation: City Bank provides customer support services for online banking-related inquiries. 40% of the consumers are totally satisfied with their services while 30% of consumers are satisfied. 10% of consumers are neutral and 10% of consumers are dissatisfied. 10% of consumers are dissatisfied with their services.

Chapter 5: Findings, Recommendation, and Conclusion

5.1 Findings of the Research

The research findings present a comprehensive perspective on the adoption and usage of online banking services within City Bank PLC., shedding light on the evolving landscape of digital banking practices. Across various demographic segments, a resounding endorsement of City Bank PLC.'s online banking platform emerged, with respondents expressing regular utilization of diverse financial transactions, including transfers, bill payments, and check deposits (Garcia & Nguyen, 2021).

Customer satisfaction with the usability and functionality of City Bank PLC.'s online banking interface was notably high, reflecting positively on the platform's design and user experience (Smith, 2020). Factors such as convenience, ease of use, and the availability of a broad range of services were identified as primary drivers behind customers' decisions to embrace online banking as their preferred mode of banking (Chen et al., 2019).

The robustness of City Bank PLC.'s security infrastructure garnered commendation from respondents, indicating confidence in the bank's ability to safeguard its financial information (Wang & Wu, 2020). Technologies such as encryption, multi-factor authentication, and fraud detection systems were perceived as effective measures in mitigating risks associated with online transactions.

Furthermore, online banking was recognized for its transformative impact on operational efficiency within City Bank PLC.. Customers reported faster transaction processing times and enhanced accuracy, attributing these improvements to the seamless integration of digital channels into their banking experiences (Jones & Patel, 2018).

The high level of satisfaction with customer support services underscored City Bank PLC.'s commitment to providing responsive assistance and guidance to online banking users (Johnson & Smith, 2017). Timely resolution of inquiries and personalized support contributed significantly to overall customer satisfaction and loyalty.

While customers expressed overall satisfaction with City Bank PLC.'s online banking offerings, there were suggestions for further enhancement. Recommendations included the introduction of additional features such as budgeting tools and personalized financial insights to better cater to the evolving needs of customers (Bryman & Bell, 2019).

In summary, the research findings highlight the positive impact of online banking on operational efficiency and customer satisfaction within City Bank PLC.. These insights provide valuable guidance for the bank to continue innovating and refining its online banking services, ensuring alignment with customer expectations and maintaining a competitive edge in the digital banking landscape.

5.2 Recommendations

Based on the findings of the research conducted on online banking adoption and operational efficiency within City Bank PLC., several recommendations can be proposed to further enhance the bank's digital banking services and customer experience:

- 1. Continuous Improvement of Online Banking Platform:** City Bank PLC. should prioritize ongoing enhancements to its online banking platform based on customer feedback and emerging trends in digital banking. This includes optimizing user interfaces, introducing new features, and ensuring seamless integration with other banking channels.
- 2. Investment in Security Measures:** The bank should continue investing in advanced security technologies and protocols to safeguard customer data and mitigate cybersecurity risks. Regular security audits and updates should be conducted to stay ahead of evolving threats and maintain customer trust.
- 3. Digital Literacy Programs:** To promote broader adoption of online banking services, City Bank PLC. should offer digital literacy programs and resources to educate customers, particularly older adults and individuals with limited technology proficiency, on the benefits and functionalities of online banking.
- 4. Personalized Financial Insights:** Introducing personalized financial insights and recommendations based on customers' transaction history and behavior can enhance engagement and provide added value. City Bank PLC. should leverage data analytics and artificial intelligence to deliver targeted recommendations tailored to individual customer needs.
- 5. Streamlined Customer Support:** Enhancements to customer support services, such as implementing chatbots for quick assistance and expanding support channels, can further improve the overall customer experience. Proactive communication and personalized support should be prioritized to address inquiries and resolve issues promptly.
- 6. Regulatory Compliance and Data Protection:** City Bank PLC. should ensure strict adherence to regulatory standards and data protection laws governing online banking services. Regular compliance assessments and staff training programs should be conducted to uphold the highest standards of security and privacy.

Collaboration with Fintech Partners: Partnering with Fintech companies can enable City Bank PLC. to leverage innovative technologies and solutions to enhance its online banking offerings. Collaborative initiatives can lead to the development of new features and services that address evolving customer needs and preferences.

- 7. Customer Feedback Mechanisms:** Implementing robust customer feedback mechanisms, such as surveys and focus groups, can provide valuable insights into customer preferences and pain points. City Bank PLC. should use this feedback to inform strategic decisions and prioritize initiatives that deliver maximum value to customers.

By implementing these recommendations, City Bank PLC. can further strengthen its position as a leader in digital banking, drive customer satisfaction and loyalty, and maintain a competitive edge in the dynamic financial services industry.

5.3 Conclusion

In conclusion, the research conducted on online banking adoption and operational efficiency within City Bank PLC. provides valuable insights into the evolving landscape of digital banking practices. The study began with the identification of a compelling research topic, "The Impact of Online Banking on Operational Efficiency: A Case Study of City Bank PLC.," which highlighted the significance of exploring the adoption and usage of online banking services in the context of a specific financial institution. Throughout the research process, key objectives were identified and systematically addressed. These objectives included assessing the level of online banking adoption among City Bank PLC. customers, identifying the factors influencing customers' adoption and usage of online banking services, evaluating the impact of online banking adoption on operational efficiency within the bank, and gathering suggestions for further improvement and enhancement of online banking services. The findings of the research underscored the positive impact of online banking on operational efficiency and customer satisfaction within City Bank PLC.. High levels of online banking adoption, coupled with customer satisfaction with the usability, functionality, and security of the online banking platform, reflect the bank's successful efforts in embracing digital transformation. Moreover, the study highlighted the effectiveness of City Bank PLC.'s security measures in mitigating risks associated with online transactions and the transformative impact of online banking on transaction processing times and accuracy. Customers' high levels of satisfaction with customer support services further underscored the bank's commitment to providing responsive assistance and guidance to online banking users. In light of these findings, several recommendations were proposed to further enhance City Bank PLC.'s digital banking services and customer experience. These recommendations include continuous improvement of the online banking platform, investment in security measures, digital literacy programs, personalized financial insights, streamlined customer support, regulatory compliance, collaboration with fintech partners, and implementation of robust customer feedback mechanisms. Overall, the research contributes to a deeper understanding of the opportunities and challenges associated with online banking adoption and operational efficiency within City Bank PLC.. By implementing the recommendations derived from this study, City Bank PLC. can continue to

innovate and refine its online banking services, ensuring alignment with customer expectations and maintaining a competitive edge in the digital banking landscape.

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Appendix

Questionnaire

Survey Questionnaire: Online Banking Adoption and Operational Efficiency

Objective 1: To assess the level of online banking adoption among City Bank PLC customers.

1. How frequently do you use City Bank PLC.'s online banking services?
 - Daily
 - Weekly
 - Monthly
 - Rarely
 - Never

2. What types of transactions do you typically perform using City Bank PLC.'s online banking platform? (Select all that apply)
 - Account transfers
 - Bill payments
 - Check deposits
 - Loan applications
 - Others (please specify)

3. On a scale of 1 to 5, how satisfied are you with the overall usability and functionality of City Bank PLC.'s online banking platform? (1 being highly dissatisfied and 5 being highly satisfied)

Objective 2: To identify the factors influencing customers' adoption and usage of online banking services.

4. What factors influenced your decision to start using City Bank PLC.'s online banking services? (Select all that apply)
 - Convenience
 - Ease of use
 - Security measures
 - Range of services offered
 - Incentives or rewards
 - Others (please specify)
5. Have you encountered any challenges or concerns while using City Bank PLC.'s online banking platform? If yes, please specify.
6. How would you rate City Bank PLC.'s efforts in addressing security concerns related to online banking services? (1 being very poor and 5 being excellent)

Objective 3: To evaluate the impact of online banking adoption on operational efficiency within City Bank PLC..

7. Do you believe that online banking has improved the efficiency of your banking transactions with City Bank PLC.? (Yes/No)
8. Have you noticed any changes in the speed and accuracy of transaction processing since using City Bank PLC.'s online banking services? If yes, please describe.
9. On a scale of 1 to 5, how satisfied are you with the customer support services provided for online banking-related inquiries or issues? (1 being highly dissatisfied and 5 being highly satisfied)

Objective 4: To gather suggestions for further improvement and enhancement of online banking services.

10. What additional features or services would you like to see implemented in City Bank PLC.'s online banking platform?
11. How can City Bank PLC.improve its online banking services to better meet your needs and expectations?
12. Do you have any other comments or suggestions regarding City Bank PLC.'s online banking services?