

EFFECTS OF E - BANKING INNOVATIONS ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN KENYA A CASE STUDY OF COMMERCIAL BANKS IN KISII COUNTY

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Abstract

The study intended to establish the relationship between E-banking innovations on the financial performance of the banks within Kisii County. The study was restricted to the effects agency banking innovations, mobile banking innovations, internet banking innovations and automatic teller machine innovations on the financial performance of banks within Kisii County. The research study in question found research important because it offered out ways of improving the e- banking innovations at the banks, its operations and strategies in providing the services to its customers. The specific objectives of the study were to establish the effect to which ATM innovations, mobile banking innovations, agency banking innovations and internet banking innovations contribute to the financial performance of banks. The target population which was the totality of the cases comprised of 220 respondents of which were 20 operational managers and 200 employees of banks within Kisii County. The sample size (142 respondents) was 64.54% of the target population. The study employed a descriptive research design. The questionnaire was used for data collection. The data was analyzed using descriptive statistics as well as inferential statistics involved the use of regression analysis to assess the strength of association between the variables. These findings revealed that there was significant correlation of 0.70 between e-banking innovations and the financial performance of the banking industry.

Keywords: E-banking, Alternative banking channels, Commercial banks, Financial performance, Kenya

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