

**E-BANKING AND BANKS' SERVICE PERFORMANCE
A CASE STUDY OF SELECTED COMMERCIAL AND MICRO FINANCE
BANKS IN NYARUGENGE DISTRICT OF KIGALI CITY.**

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ABSTRACT

Banking industry has been in a process of significant transformation. The force behind this transformation of the banking industry is innovation in information technologies. Information and communication technology is at the Centre of this global change curve of e-banking system today. It is against this background, that this study investigated the relationship between e-banking and banks' service performance in Rwanda with emphasis on determining the type of e-banking services and products offered; benefits for which e-banking products are designed for by banks; identifying the importance for which e-banking products are used for by customers and assessing the impact of e-banking services and products on consumers as well as on selected banks in Rwanda. The study used both descriptive and explanatory research designs, data was collected from primary and secondary sources, and descriptive statistics of data analysis was used. Results show that e-banking has made banking transaction to be easier by bringing services closer to its customers hence improving their satisfaction and performance of banks. And finally, the study will enable bank executives and policy makers to be aware of e-banking as a product of e-commerce with a view to making strategic decisions.