

ABSTRACT

The study focused on the efficiency of electronic business and banking operations in Rwanda taking Ecobank Rwanda Ltd as the case study. The objective of the study were to examine how the adoption of electronic business affects the operations of commercial banks in terms of effectiveness, efficiency, competitiveness, customer base and globalization of the bank. The research reviewed the existing literature related to the study. In the structure to achieve the study objective, both primary and secondary data were collected. Study adopted qualitative approach. Both random and purposive sampling techniques were used to obtain a sample of 200 respondents from a total population of 615 (employees and customers of Ecobank Rwanda) using Slovin's technique of sample computation. The study revealed that electronic business has tremendously improved growth and performance of the Rwandan Commercial banks. Electronic business has led to increase of customer satisfaction, improved operational efficiency, reduced transaction time, gives the bank a competitive edge, reduced the running cost and ushered in swift response in service delivery. To improve electronic business, the study recommended that bank information technology training programme should be encouraged among staff of the Ecobank Rwanda Ltd; necessary legal codes banking should be established in order to enhance growth of the industry. Finally, the study suggested areas of further research.