



An Investigation into Customers' Requirements for Electronic Banking: A Case Study of Microfinance Institutions (MFIs) in Kenya

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Abstract

There is a general consensus that governments, businesses and all individuals need to harness the power of Information and Communication Technology (ICT) and ICT enabled services for wider access and improved welfare standards. The requirements of MFI clients in regard to electronic banking (e-banking) have received limited attention in the reviewed literature. In Kenya, little is known and understood about the customers' requirements with emergence of e-banking. In this paper, the authors investigate the MFIs clients' e-banking requirements to align with the MFIs preparedness for sustainable success. Besides, it narrows the digital divide in provision of financial services to Kenyans. Findings from this study indicate that in Kenya, MFI clients are ready for e-banking. The paper finally recommends some possible solutions that MFIs could embrace towards successful implementation of e-banking.