

This paper empirically examines Customer Satisfaction (CS) with internet banking service quality (IBSQ) in the Ghanaian banking industry. The study was a cross-sectional survey that employed the use self-administered questionnaire to collect primary data from a sample of 200 respondents of two banks through personal contact. The findings are that customers of Merchant Bank, Ghana (MBG) are more satisfied with the IBSQ than those of Ghana Commercial Bank (GCB). Moreover, income influenced the satisfaction of customers for IBSQ generally. It was found that, generally, customers of the two banks are dissatisfied with the promptness of reception of responses to customer request, the ability to be guided online to resolve problems, offering of preferentially lower fees/ rates and charges, and reasonability of the transaction fee for online banking transactions, but are less satisfied with the quickness of web pages loading when using online banking transactions. Theoretical and managerial implications of the findings have been discussed, and limitations are noted. The paper contributes to the literature in area of customer satisfaction in electronic banking. Index Terms: banking industry, Customer Satisfaction, Ghana, internet banking, internet banking quality, service quality