

THE IMPACT OF INTERNET BANKING SERVICE QUALITY AND CORPORATE IMAGE ON CUSTOMER SATISFACTION IN THE SRI LANKAN BANKING SECTOR

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Abstract

Internet Banking has emerged as the most critical form of customer interaction, encompassing the structural changes required by the banks to compete within the financial markets. Technology advancement has modified fundamentals of marketing theories, particularly the banking sector. With the emergence of digital channels, banks are confronted with margin pressures and intense competition. In addition the customer's quest for personalized services has intensified with the implementing of internet banking. Service quality is a pre-requisite for customer satisfaction and in a virtual environment the task becomes even more challenging to banks. Despite the explosive growth in internet banking globally, some countries still lag behind the implementation process. Security concerns persist as a salient feature and may be detrimental for the growth of the internet banking. In sequence with prior studies conducted in other countries, Corporate Image is envisioning as a control dimension of Service quality. (Rochi, 2014)

The purpose of this study is to measure the satisfaction of Internet Banking (IB) customers in Sri Lanka.

In this research internet banking service quality dimensions such as Tangibility, Reliability, Assurance, Responsiveness and Empathy considered as independent variables and customer satisfaction considered as dependent variable will be measured by using various service quality measurements. To gathering information for the research, Primary data will be collected through by developing self-administered questionnaire from the selected customers. The data will be contained the personal details, demographic details and perception of Customers on all dimensions of service quality. This empirically study attempts to identify factors that determine customers' satisfaction with internet banking within the Sri Lankan banking context.

Keywords: Internet Banking, Service Quality, Corporate Image, and Customer Satisfaction, Sri Lankan Banks