# The Impact of Online Banking Services on Customer Loyalty: With Special Reference to Sri Lankan Government Commercial Banking Sector

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With the new technology advancement and the environmental changes creates a platform for the Banking sector to modify its activities into online banking from traditional banking services. Empirically it is proven that Online Banking has become an important aspect in creating a user-friendly transaction environment both banking sector and the customer. Loyal customers are much important for banks as they generate the considerable contribution for business growth. The empirical evidence on online service platforms and loyalty is a budding area, and accordingly it needs more focus and deep down analysis in order to conclude the relationship of online service platform and customer loyalty. Based on the provided evidence by literature the study focused on analyzing how online banking services impact on making a loyal customer in long term. In sequence with prior literature and empirical evidence, this study developed an integrative model, and it was tested by using data collected from 388 respondents. Multiple regression analysis was performed to test hypotheses. The outcomes indicated that customer loyalty was influenced by the online banking service dimensions of privacy & convenience, content & website layout, speed of delivery, and accessibility. And also, the findings of this research will aid for understanding the factors influencing for online banking customer loyalty and what extent the online banking services of Government commercial banks are using by Sri Lankan customers.

*Keywords:* *Accessibility, Content & Website Layout, Customer Loyalty, Privacy & Convenience, Speed of Delivery*