## Impact of Mobile Banking Service Quality on Customer Satisfaction: With Special Reference to Government Commercial Licensed Banks in Sri Lanka

## EMUV Karunarathne

Department of Marketing Management, Faculty of Commerce and Management Studies, University of Kelaniya, Sri Lanka ukarunarathna582@gmail.com

## Nisal Gunawardane

Department of Marketing Management, Faculty of Commerce and Management Studies, University of Kelaniya, Sri Lanka nisalgunawardane@kln.ac.lk

Mobile banking has become the forefront of financial transactions and the service quality offered by mobile banking services are creating impact towards customer satisfaction about the financial service provider. The concept of mobile banking and the customer satisfaction having reported rigorous empirical investigations, yet the relationship is not firmly established. Consequently, the study aims to examine how service quality of mobile banking, especially in the government commercial licensed banks, effect on customer satisfaction. The study employed the SERVQUAL Model developing the research framework, accordingly 384 respondents of mobile banking users used as the sample for the survey those Individuals above 18 years who are using mobile banking services of government commercial licensed banks. Quantitative research strategy was applied for the research and data collected through online survey. Results demonstrated that two variables namely responsiveness and empathy of mobile banking service quality is having a positive, significant relationship with customer satisfaction. Yet, tangibility, reliability and assurance of mobile banking service quality indicated having no relationship with customer satisfaction.

**Keywords:** Customer Satisfaction, Government Banks, Mobile Banking, Service Quality, Sri Lanka