

THE IMPACT OF INTERNET BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION IN SRI LANKA

K.G.P.Saumya saumyakalugamuwa@gmail.com

Department of Accountancy, University of Kelaniya

Abstract

Internet banking is one influential form of technology-based self-service which is denoted as e-banking (Fredriksson, 2003) . 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 (Rochi, 2014). Today, no organization can be successful without regard to the needs and demands of its customers' satisfaction (Ganjinia, Gilaninia, & Tajani, 2013). Due to the growth of technology, banking has done significant activities associated with investment in electronics to create customer satisfaction (Jun & Cai, 2001).

This empirically study attempts to identify factors that determine customers' satisfaction with internet banking within the Sri Lankan banking context. Objective of this study is to ascertain the most significant service quality dimensions that satisfy customers in internet banking. Further purpose of this study is to determine whether satisfaction ratings with internet banking service quality are influenced by customer demographic variables (Gender, age, education, income and marital status). In this cross-sectional study, data on the six independent variables such as speed of delivery, ease of use, reliability, responsiveness, control, security and the dependent variable as customer satisfaction will be measured by using various service quality measurements. To gathering information for the research, all the data will be collected through primary data by developing self-administered questionnaire. The rationale of this research is to recognize the impact of service quality factors on customer satisfaction in internet banking. That means that a study of this nature is deemed very important for not only academics but also players in the banking industry.

Key words: internet banking, service quality, customer satisfaction