

E-banking Functionality and Outcomes of Customer Satisfaction

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The purpose of this paper is to explore the adoption of e-banking functionality and investigates the impact of e-banking on the outcomes of customer satisfaction, loyalty and positive WOM within the context of Sri Lankan banking services. The research objectives are, to determine the factors which constitute e-banking functionality in the commercial banks and examine the relationship between e-banking functionality and outcomes of customer satisfaction. This research has used only primary data sources such as questionnaire survey. Gather the data from desired banking customers who are internet users from Kiribathgoda area. A sampling technique is active to recruit 50 customers representing the desired range of demographic characteristics (e. g. gender, age, and computer use). Descriptive analysis use to provide strength to the research study which showed that even though considerable people are aware about internet banking, most of them are resistance to adopt internet banking. This research shows that adoption of e-banking functionality (accessibility, convenience, security, privacy, content, design, and speed) and loyalty, and positive Word-of-mouth has effect on customers' satisfaction. Correlation use to examine relationship of hypotheses with actual internet banking usage. Through results of the study it can be concluded implied factors are relevant to accessibility, convenience, security, privacy, speed, significant influence on customer satisfaction and loyalty has a positive significant influence on customer satisfaction.

Keywords: *E-banking Functionality, Customer Satisfaction, Loyalty, WOM, Sri Lanka*