

ABSTRACTS

The financial sector of a country plays an important role in its economy. Banks are the main financial services that connect individuals as well as businesses in different financial situations. Technology has changed individuals' lifestyles and their behaviors. Modern technology has changed the way that businesses operate and how individuals deal with business organizations. Mobile banking is one such technology implemented in the banking sector. Despite the fact that mobile banking was introduced to the banking sector a long time ago, most people do not use it, and mobile bank customers do not visit it frequently due to the matter of technology involvement. Therefore, this study tries to find out the impact of mobile banking on customer satisfaction. The researcher used the TAM and SERVQUAL models.

The researcher followed a deductive approach to conduct this study, as previous studies used this approach to identify the relevant variables to develop hypotheses. The survey method was selected as a research strategy, and quantitative data was used as a research method. The quantitative data helps quantify the variables. The data was collected using a questionnaire and from selected bank customers in the Colombo district. The sample size was 300 including 150 people bank customers and 150 commercial bank customers. SPSS was used to analyse the data as it facilitates statistical data analysis with a rich interface.

The researcher used service quality factor, perceived ease of use, perceived usefulness and efficiency of service as independent variables for this study. Correlation results highlighted that service quality perceived ease of use, perceived usefulness and efficiency of use have strong relationship with mobile phone-based customer satisfaction. But perceived usefulness has very strong relationship with mobile phone-based customer satisfaction. But regression result explained perceived usefulness and efficiency of use only have impact on phone-based customer satisfaction. The customer reluctant to mobile bank may be their problem with efficiency of service and perceived ease of use as per result which differ from previous studies.

Keywords: Mobile banking, customer satisfaction, service quality, banking industry