

## Impact of E-Banking Functionality on Customer Satisfaction

N.S.Y.M.Wijerathne

Department of Finance, University of Kelaniya, Sri Lanka

[sansayuganthi@gmail.com](mailto:sansayuganthi@gmail.com)

### Abstract

This study examines the significance of factors which contributes and enhances the adoption of E-banking and the impact of E-banking functionality on customer satisfaction in Sri Lankan context using primary data collected from questionnaire of customers at Kiribathgoda. Descriptive analysis provides evidences to state that even though considerable people are aware about internet banking, most of them are resistance to adopt internet banking. Correlation analysis examines the relationship between E-banking functionality and customer satisfaction. Accessibility, convenience, security, privacy and speed functionality has a moderate positive relationship and content and design functionality has a weak positive relationship. The result of the study concludes that accessibility, convenience, security, privacy and speed functionality has a positive significant influence of customer satisfaction. But content and design functionality not much important for adoption of E-banking on customer satisfaction.

**Keywords:** *E-banking functionality, Customer satisfaction, Loyalty, Word of mouth*