

The Impact of E-Service Quality on Customer Satisfaction in Internet Banking: Special Reference to Licensed Commercial Banks in Sri Lanka

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Abstract

Internet banking is most popular banking tool and it is considered as one of the main services introduced by the banking industry today. Bankers offer electronic services or E services via internet banking to improve the customer satisfaction by providing more efficient and convenient service. Therefore E-Service quality is considered as the most prominent in gaining customer satisfaction. Although service quality is most researched, E-Service quality is given less attention among the researchers as well as in literature.

This study is aimed to examine the impact of E-service quality on customer satisfaction among licenced commercial banks in Sri Lanka. The study is used Efficiency, System availability, Fulfilment, Privacy, Responsiveness, Compensation, and Contact as E-service quality dimensions. The respondents include 100 customers who are using internet banking service in randomly selected Licensed Commercial Banks in Sri Lanka and data is collected through a structure questionnaire. The correlation analysis and regression analysis are employed for analyse data. The study findings of the study will have implications to the bankers for improving E-services quality and propose more quality oriented E service interventions to enhance customer satisfaction.

Key words: *Internet banking, E-Service quality, Customer satisfaction, Banking industry*