

## **The Impact of E-Banking Practices on Customer Satisfaction in Public Sector Banks in Sri Lanka**

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### **Abstract**

An extensive literature review was conducted to understand the existing knowledge, theories and practices regarding e-banking practices, customer satisfaction and public sector banking industry in Sri Lanka. This was the basis for developing the research framework and helped identify gaps in the existing literature. The research methodology is quantitative methods. Structured surveys were used to gather primary data from a subset of customers of Sri Lanka's public sector banks. Primary data were collected through structured surveys distributed to a specific sample of customers from public sector banks in Sri Lanka. The purpose of this survey is to measure customer satisfaction levels, assess usage of e-banking services, identify challenges faced by customers and understand their perception of e-banking practices. Quantitative data analysis techniques such as regression analysis, correlation analysis, and descriptive statistics were used to analyze the survey responses and draw meaningful conclusions regarding the impact of e-banking practices on customer satisfaction. Research findings revealed that while there is significant inclination towards e-banking services among customers, challenges such as limited awareness, security concerns and usability issues have hindered the full uptake and satisfaction of these services. The study on e-banking practices such as online banking, ATM and CDM services, Mobile banking and digital wallets and payment applications showed significant interest among customers in public sector banks in Sri Lanka. By improving awareness, simplifying interfaces and security measures, e-banking practices can be improved, fostering greater customer satisfaction.

**Keywords:** E-banking practices, Customer Satisfaction, Mobile Banking, ATM and CDM Services, Digital Wallets and pay apps, Online Banking.