

Impact of Online Banking Service Quality on Customer Satisfaction

B.G.T. Madhushani, P.I.N Fernando

Department of Management Sciences, Uva Wellassa University, Badulla, Sri Lanka

This study aims to investigate the impact of online banking service quality on customer satisfaction. The different dimensions such as efficiency, reliability, responsiveness, fulfilment and privacy can be identified as determinants of service quality. The research objectives aim to find, the relationship, most influential factor withal relative contribution of each influential factor of online service quality towards customer satisfaction. All online banking users of Badulla district were selected as population of the research. 60 online banking customers of five banks in Badulla, selected as the sample of the research. Multiple regression model and Correlation coefficient analysis were used to analyse the research. Research findings were emphasized that 66% of the total satisfaction is influenced by the five selected service quality dimensions withal findings of the research, Efficiency, Responsiveness, Fulfilment, and Privacy shows positive relationship with Customer Satisfaction. Positive relationship between Reliability Variable and Customer satisfaction is not significant under this study. Banks should pay more attention to improve speed, high security applications for protect customer Privacy.

Keywords: Online banking, Service quality, Customer satisfaction.

