



**Uva Wellassa
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**INTERNET BANKING FUNCTIONALITY AND
CUSTOMER SATISFACTION
(CASE ON COMMERCIAL BANKS IN WESTERN
PROVINCE)**

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Internet banking functionality and customer satisfaction

(Case on commercial banks in western province)

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Abstract

The advance of communication and computer technology and the availability of the Internet have made it possible that one can do most banking transactions from a remote location even without stepping into a physical financial structure. Internet banking has been viewed as a revolution progress in the banking industry and the industry believes that by adopting internet banking, the banks will be able to improve customer satisfaction and tie their customers closer to the bank. It can be identified that there are functions of internet banking which assist to increase or decrease level of customer satisfaction. It is vital to identify functions that affect customer satisfaction of internet banking users. The aim of this research is to identify impact of internet banking functionality on customer satisfaction and to determine the most effective type of functionality toward customer satisfaction.

The population of the whole research was total internet banking users of commercial banks in western province. A sample of 200 internet banking users were selected with 10 each from 20 branches from Colombo and Gampaha districts.

Key finding of this research show that internet banking users were almost agreed with existing situation of accessibility function, convenience function, privacy function, content function, speed function, fees and charge function. The finding indicate that there is a strong positive relationship between accessibility function, convenience function, privacy function, content function, speed function, fees and charge function with customer satisfaction. Further finding reveal that privacy function as most effective type of function toward customer satisfaction. This research focuses Six internet banking functions with Customer satisfaction. Therefore, future researcher can move beyond these six functionalities to measure the Customer satisfaction.

Keywords: Internet banking, Customer satisfaction