

The Impact of E Service Quality on Customer Willingness to Adopt for Online Banking Services: With Special Reference to Private Banks Operates in Sri Lanka

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This study examined the factors of E-service quality that affects adoption of Internet Banking among banking customers in Sri Lanka. Objectives of this study are to find out the relationship between electronic service quality and customer satisfaction for electronic-banking in Sri Lanka, to evaluate the influence of a banking service qualities on adoption of Internet banking among private bank customers, to explore the relationship between E Service Quality and customer satisfaction on internet banking customers in private banks, to understand customer prospects and their desire in e-banking sector, to help in assessing E service quality factors in the context of online banking. The methodology used in this study was quantitative. Survey questionnaires was developed based on the previous studies. Data was gathered through face to face interviews from 89 respondents. Total of 200 survey questioners distributed among Internet Banking Users of above three banks and received 89 with complete answers. Data was analysed using descriptive statistic and correlation analysis. Cronbach's Alpha was used to measure the reliability of the data. This study identifies six factors of e service quality that affect Internet Banking adoption. Those are Responsiveness, Web usability, Personalization, Trust, Reliability and Privacy and Security. Results show that a greater variability in adoption of Internet Banking can be explained by Responsiveness, Web usability, Personalization, Trust, Reliability and Privacy and Security. The findings of this study help the bank management to strengthen the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base.

Keywords: *Internet banking, Electronic Service quality, Customer satisfaction, Adoption of Internet Banking*

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