

Impact of E Service Quality on Customer Satisfaction with Special Reference to Banking Sector in Sri Lanka

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In the last few years we have witnessed a substantial growth of internet based services, both from pure internet businesses and from traditional companies that are developing online services. One of key challenges of the internet as a service delivery channel is how they manage service quality, which holds a significant importance to customer satisfaction. The purpose of this research was to gain a better understanding of the e service quality dimensions that affect customer satisfaction in online banking sector from a consumer perspective. Based on a detailed literature review, six service quality dimensions were identified, i.e. Efficiency, Responsiveness, Reliability, Fulfillment, Privacy and Corporate Image to be tested in the online banking sector against customer satisfaction. A sample of 150 respondents was selected through convenience sampling procedure. The results indicate that the Privacy and Efficiency dimensions have a strong impact on customer satisfaction, Reliability and Fulfillment have a moderate impact on customer satisfaction while Responsiveness and Corporate image showing a weak impact on customer satisfaction when it comes to the Sri Lankan context of online banking. It is expected that findings of this research study can be used by the relevant banks to do modifications to their prevailing online banking platforms.

Key words: Online banking, Service quality, web site, Customer satisfaction, e banking, website design.