

Abstract

In Sri Lanka, Commercial banks play a vital role in the financial system and most of the financial needs are fulfilled by them. Nowadays, banks adopt new technological enhanced facilities to provide better customer service which lead them to the concept of Green banking. Electronic banking is the foremost among all other technological facilities.

The study principally investigated the relationship between Electronic banking on customer satisfaction in Western province, Sri Lanka. The roots of the study originated from past studies and the most of the existing literatures identified several indicators that have a positive and direct impact of Electronic banking on customer satisfaction. The present study considers nine electronic banking predictors namely, Quality of web page/channel, Speed, Ease of use, Responsiveness, System availability, Reliability, Security, Cost and Usefulness. The research process mainly focused on gathering primary data using a questionnaire while secondary data collection was done by referring publications and websites. The respondents were both males and females above the age of 18 years who use at least one Electronic banking method selected from Western province, Sri Lanka. 350 questionnaires were distributed and collected data were analyzed using both descriptive and quantitative methods. The process of analysis was carried out using SPSS statistical software. The multiple linear regression analysis was used to evaluate the impact of nine independent variables on customer satisfaction. The study found that there is an impact of quality of web page/channel, ease of use, responsiveness, system availability, usefulness on customer satisfaction and also it proved that there is an impact of Electronic banking on overall customer satisfaction.

Key Words: Electronic Banking, Customer Satisfaction, Banking industry, Green banking, technological facilities