

THE IMPACT OF ELECTRONIC BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION DURING THE PANDEMIC PERIOD

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Abstract

Introduction- Due to Coronavirus spread in the community, customers looked for more and more electronic banking services other than traditional banking services during the pandemic period. This study aims to see the impact of electronic banking service quality on bank customer satisfaction during the COVID – 19 pandemic in Sri Lanka.

Design/Methodology/Approach- The study was based on the quantitative approach and used primary data targeting four commercial bank electronic banking services used customers and 182 electronic banking service holders included in the study.

Findings- Findings revealed that the electronic banking service quality dimensions such as reliability, assurance, security & privacy, ease of use variables have a significant positive impact and empathy dimension has a negative impact on customer satisfaction during the COVID – 19 pandemic periods in Sri Lanka.

Conclusion – Based on the findings of this study electronic banking service quality dimensions, commercial banks in the Sri Lankan banking industry should focus on reliability, assurance, security & privacy, ease of use, and empathy.

Keywords – *Electronic banking service quality dimensions, bank customer satisfaction, COVID – 19 pandemic periods, Sri Lanka.*

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1. Introduction

The COVID-19 pandemic is started in Wuhan, China, and after it rapidly spread over the world and major coursed was arising lockdown concept. In the year of 2020 march, a curfew was started within the countries and globally. Which

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resulted in the majority of economic activities tending to decrease. Coronavirus spread between the community, as resulted in banking customers looking for more and more electronic banking services other than the traditional banking services Hussaien, *et al.*(2020).

Further, the world health organization argues for possible actions for overcoming the disease. Such as handling live banknotes coursed to spread the virus continuously therefore WHO suggested contactless payment methods are favorable for avoiding this situation (WHO, 2020).

According to the KPMG (2020, November) bank report identified domestically significant four banks and their assets representing 63%. However, the public bank represented 39.9% of the total assets. On 30th June of 2020 banking total assets portfolio represented 11,688.5 Bn. It indicated COVID- 19 effect for the Sri Lankan banking industry. However, they observed digital banking widely embraced before the COVID-19, and customers will expect and demand the ability to self-serve.

Global banking M & A outlook report (2020) expressed valuation and profitability areas mostly imported in the overall banking sector. Customers are spending their time more variable in crowded public spaces therefore banks will need to have a way to conduct banking without physical interaction. On the other hand, electronic banking uses computers and telecommunications to enable banking transactions to be done by telephone or computer rather than through human interaction.

It includes features such as electronic funds transfer for detailed transactions, the outcome it teller machine

transactions, and Automatic payroll deposits and bill payments. Electronic banking service performance depends on service quality. It comprises five dimensions of service quality. The main factor that would influence the customer satisfaction of a country would be the service quality dimension of overall banking services Parasuraman, Zeithmal & Malhotra(2005). Throughout this study the researcher would test the electronic banking service related service quality and how would impact customer satisfaction and it defined as customer response to the perceived gap between prior expectations or experiences and actual performance of products or services consumed service quality is viewed as the general identification of a service firm as resulted outcome and performance with the customer's general perspective of how firm or banking or any other industry should performance.

In more general terms, this research study tries to fill the gap of the previous studies that investigate according to existing research studies conducted by various researches related to area of internet banking and customer satisfaction or M-banking and customer satisfaction and banking service quality and customer satisfaction during the covid-19 pandemic period likewise there is the number of studies that had been conducted for different countries. But, a research study especially for Sri Lanka and by combining all the factors that would influence e-banking service quality and the impact on banks customer satisfaction during the pandemic period is not available, and hope this study would give value addition to the academic readers for their further references when it's required.

Sri Lanka's banking sector faced an unfavorable situation during the covid-19 pandemic period. Because physical bank processes were restricted and some cities are lockdown. Therefore, electronic banking services are more appropriate for the overcome challenges. During this season banks provided electronic banking services on their name or logo. But,

overall electronic banking service providers' services quality is more suitable, and few service providers' quality of the service and not positive. Therefore, service quality depends on the service quality dimension and during this period many peoples stay in their homes. Furthermore, customer satisfaction is the major component of this research. Customer fulfills their expected requirements and actual performance may be very volatile. Then the purpose of this study is to during the covid-19 pandemic period, how do impact electronic banking service quality on customer satisfaction in Sri Lanka.

2. Literature Review

Cabanillas, Leiva, & Guardia(2013) researched by examining the determinants of satisfaction with electronic banking. Using as an empirical framework that incorporates the structural equation model (SEM) hypothesis. Results provide evidence that the relationship between trust and in electronic banking and usefulness and satisfaction had a direct positive relationship.

The study of service quality dimensions that affect customer satisfaction was undertaken in Pakurar *et al.*(2019) using the SERVERQUEL model hypothesis and using the quite same variables which were used by Cabanillas, Leiva, & Guardia(2013). The model shows the following dimensions such as tangibles, responsiveness, empathy, reliability, assurance, financial aspect, access, and employee competence. This study shows customer satisfaction as the main core concept. They observed all the seven service quality dimensions positively significant towards the dependent variable (customer satisfaction).

Hammoud, Bizri, & Baba(2018) examined the impact of E-banking service quality on customer satisfaction in the Lebanese banking sector. They used a structural equation hypothesis module (SEM) to measure the relationship between indicators. Researchers suggest four service quality dimensions. Such as efficiency, reliability, security and privacy, responsiveness, and communication. Jindal & Sharma(2020) conducted a study on the usability of online banking in India during the COVID-19 pandemic period. Their hypothesis relies on the five online banking models. Like bill payment, mobile, and dish T.V recharge, payment of online shopping, payment of offline purchases, and transfer of money. Their empirical result shows that buyers feel is impacted by the model. They argued during the COVID- 19 pandemic period customers are feeling safety is a vital factor.

Shabbir, Rehma, & Shabbier(2016) conducted study of Combine Effect of Automated Services, traditional Services Quality on Customer Satisfaction and evidence-based on Pakistan banking sector. They chose three methods of automated services. Like automated teller machines, mobile banking, and internet banking. Their empirical study suggested in step with the Pearson correlation matrix module the link between ATM services and customer satisfaction was significantly positive. And other variables are positively significant with customer satisfaction and the special case as mobile banking and internet banking are highly correlated.

According to the empirical evidence of Kawimbe(2020) highlighted SERVQUAL hypothesis model accustomed to empirical results. The empirical model consists of 5 digital banking quality dimensions. Like Reliability, Responsiveness, Assurance, Security, Tangibles. The empirical result used three questions to measure all variable relationships. A

variety of electronic channels consist of the e-banking concept. Such as doing banking transactions through the internet, telephone, TV, mobile, and computer, etc. Researchers observed Lebanon's electronic banking is limited because they used only the internet and mobile telephone for doing banking transactions Hammoud, Bizri, & Baba(2018).

According to Worku, Tilahuk, & Tafa(2016) suggested E-banking concept can be defined in many ways. Bank information and service delivery by banks to customers then they use different delivery channels. It includes digital television, desktop or software, computer, and mobile phone. On the other hand, electronic banking is a system of doing transactions electronically and without the physically use of cash. It provided to enhancing the speed and delivery of services properly to the banking industry. Researchers observed E-banking is a sub-category under E-commerce and E-finance. The study examines internet banking, mobile banking, and other delivery channels like ATM, POS is E-banking sources. Ahamed(2020) study notable that the customer's desires and expectations of the banking services are growing with the technological advances and enhancements. E-banking tries to operate and conduct banking transactions personally at any location. Researchers identified Lebanon's electronic banking is confined to slow IT infrastructure development in the country. Balwin & Mauro(2020) and Wojcik & Loannou(2020) argue during the pandemic period banks noticed consumers shift towards digital or electronic banking services. Electronic banking offers customer services for a wider choice, convenience, control, and cost savings.

In the present field of marketing studies, customer satisfaction is one of the most important concepts. It is related to post-purchase phenomena such as attitude changes and repeat purchase style and loyalty of the brand. The feelings of customer satisfaction that arise define customers compare their perception of actual product or service performance

with expectations. On the other hand, the researcher pointed out customer satisfaction is post-consumption emotional related product or service. Their study observed five service quality dimensions. Such as efficiency, reliability, privacy, and security, responsiveness and communication significantly affected customer satisfaction rapid growth of the Jordanian banking industry has created a competitive industrial environment and banks move into new thinking to understand consumer perceptions and quality of service Hammoud, Bizri, & Baba(2018). According to Pakurar *et al.*(2019), they argue managers have to be willing to understand the gap between perception and expectations. Bank has to imperative needs in the competitive market to find techniques of improving the service quality. Shabbir, Rehman, & Shabbir(2016) observed customer satisfaction is a fundamental component of marketing theory and practices over the last three decades. However, customer satisfaction is emphasized and evaluated based on total consumption over time.

Ketema & Selassie(2020) was developed SERVQUAL basically with consider face to face experience over the timeframe. To quantify electronic service quality. Parasuraman, Zeithmal & Malhotra(2005) created a 22 item scale called the E-S quality model. Zeithmal, V A; Parasuraman, A; Malhotra, A(2002) introduced 7 dimensions of electronic banking service quality scale. (efficiency, fulfillment, reliability, privacy, responsiveness, compensation, contract). Zeithmal, Parasuraman, Malhotra(2000) recommended a few characteristics like efficiency, reliability, fulfillment, privacy, responsiveness, compensation. Haq & Awan(2020) found E-banking service quality can be measured through the EBSQ model. It consisted of reliability, privacy and security, web design, and customer service and support. E-banking creates serious privacy issues for the users as there are no personal interactions. They suggested classical studies related to service quality cannot be neglected and now service quality read as the electronic and digital aspect of quality of

services. Hussaien, *et al.*(2020) showed that service quality in banks can be divided into two sections like technological service quality and service quality.

According to Ketema & Selassie(2020) pointed out reliability is the bank will agreeably proceed as intended and reliably give a similar service. Pakurar *et al.*(2019) observed the reliability is at the first time service provide then organization perform correctly. Moreover, this definition showed organizations should be fulfilling promises and especially pay attention to the final result. Assurance indicates the attitudes of the employees and their behaviors and the staff's ability to provide friendly, confidential, courteous, and competent services Pakurar *et al.*(2019). Assurance has been defined as employees' sponsorship and knowledge of their ability to transfer confidence and trust to customers Parasuraman *et al.*(1994).

Empathy means is during the service provides time to customers than paying personal attention and caring. The core empathy is fluctuation because a customer is unique and special. The researcher used security, credibility, and access to measure empathy. empathy was more part includes care and customized consideration that a firm can give to its clients as far as communication, accessibility, and understanding of the service being given Pakurar *et al.*(2019).

Tetteh(2021) argue touches on making e-banking solution's ease of use more important. Solutions should be simple to use, fast and user-friendly. On the other hand, e-banking, a website provided ATM should enable customers to easily understand the procedure. According to Ketema & Selassie(2020) suggested the study empathy has been considered as an impacting factor of the model. It will automatically lead client's forwards to the utilization of alternative electronic banking services like mobile and internet banking.

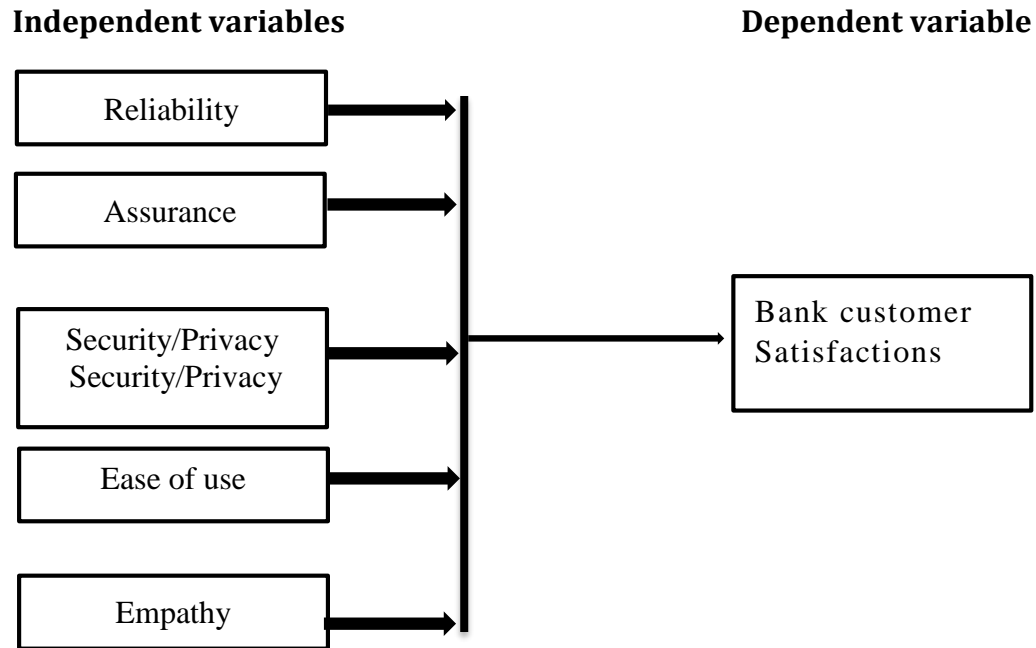
Even though the fast development of the internet site the security concept is more interesting Kawimbe(2020). According to Warren & Brandeis(1890) privacy is a legal concept and the right to be left alone. Westin(1987) pointed out privacy can also mean the claim of institutions, groups, or individuals to determine for themselves how, when and to what extent information about them is communicated to others. Privacy can be categorized as information privacy, bodily privacy, territorial privacy, and communication privacy Davis S(1996).

3. Research Methodology

Considering the literature as reviewed above, it is evidence that the electronic banking service quality dimensions are more vital to be concerned view about banking customer satisfaction in the context of this study. These previous studies have given a platform to conduct this study in arranging that the service quality dimensions are influenced by customer satisfaction. Based on the theoretical framework of the previous studies done in different countries, the study identified five service quality dimensions namely; reliability, assurance, empathy, security/privacy, and ease of use. When deliberating the reviewed empirical analysis above, the survey research design was used for this study. Thus primary data were collected using a structural questionnaire set based on the conceptual model. The main survey was carried out after running a pilot survey for pre-awareness of the reliability of the data collected through the questionnaire.

There are 23 licensed commercial operate banks in Sri Lanka at end of 2020, which consist of 2 state banks, 11 domestic banks, and 10 foreign banks. The population of the study consists of four leading bank customers in Sri Lanka. The researchers selected 182 customers for sampling to represent all four banks.

Figure 1: Conceptual framework



Source: Develop by (Parasuraman, Zeithmal & Malhothra,2005)

According to figure 1, bank customer satisfaction depends on five Independent variables: reliability, assurance, empathy, security/privacy, and ease of use of service quality dimensions also affect electronic banking service quality on customer satisfaction. Based on the above framework below hypotheses were developed.

Hypothesis 1

Reliability is an essential factor in the SERVERQUAL model, and researchers have shown that it can play an important role in inconsistent performance and trustworthiness. When investigating e-banking in Zambia, it is believed that this construct plays a local population's use of machine reliability rather than human reliability. It suggests its reliability positively influences customer satisfaction (Kawimbe, 2020).

H1: Reliability has a significant positive effect on customer satisfaction during the pandemic period.

Hypothesis 2

According to Pakurar *et al.*(2019) assurance dimension presents employees' trust competence and courtesy with customers. However, trust and confidence show a high level of customer satisfaction. They suggested that assurance and customer satisfaction have a positive relationship. Hussaien, et al.(2020) reported assurance and customer satisfaction to have a positive impact during the COVID-19 pandemic period in the commercial bank industry.

H2: Assurance has a significant positive effect on customer satisfaction during the pandemic period.

Hypothesis 3

Haq & Awan(2020) recorded privacy and security in e-banking services positively affect the customer's satisfaction. Kawimbe(2020) suggested internet influences for every customer when it comes to the security concept and he recorded security positively affected customer satisfaction. Because of this researcher expects the following hypothesis.

H3: Security/Privacy has a significant positive effect on customer satisfaction during the pandemic period.

Hypothesis 4

They recorded ease of use has a positive impact on customer satisfaction Cabanillas, Leiva, & Guardia(2013). Ahamed(2020) investigation of e-banking service quality on customer satisfaction in banks in Tripoli city and his resulted ease of use positively affected to the customer satisfaction. Therefore, this researcher expects the following hypothesis.

H4: Ease of use has a significant positive effect on customer satisfaction during the pandemic period.

Hypothesis 5

Empathy is an essential factor in the thee-SERVERQUAL model. Customers expect service accessibility, communication, and understanding of the service, and all facts include the empathy concept. They suggested empathy as an important factor in the E-SERVERQUAL model Ketema & Selassie(2020).

H5: Empathy has a significant positive effect on customer satisfaction during the pandemic period.

The researcher has used the statistical package for social science (SPSS) software to perform both descriptive and advanced data analysis. Cronbach's-alpha test is used to test the reliability of 22 items, which have been categorized under six heads. Method of scaling- Likert scale is very common in the questionnaire because of its ease to construct, high reliability, and successful adaptation to measure many types of characteristics. According to mentioned in the research design researchers used this scaling model and below Multiple and simple linear regression estimated regression equations

Multiple regression function

$$Y^{\wedge} = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \alpha \quad (1)$$

Y = Customer satisfaction.

X₁ = Reliability.

X₂ = Assurance.

X₃ = Security & Privacy.

X₄ = Ease of use.

X₅ = Empathy.

4. Findings and Discussion

The process of summarizing collected data via primary sources to make the decision and clear identification of the research question can be identified as the data presented. Before the move to the analyzing techniques, it is important to manage data to have an idea about basic information on the study. Concerning this research study, primary data were collected from 182 respondents who h used major banks in Sri Lanka with electronic banking facilities

Table 1:Descriptive Statistic

Descriptive	%
Gender	
Male	45.6
Female	54.4

Descriptive	%
Marital Status	
Single	61
Married	39

Age Level	
25-35	31.3
35-45	14.8
45-55	8.8
Above 55	2.7
Below 25	42.3
Place	
From Home	53
From work place	33.5
In the Bank	11
Other Place	2

Education Level	
Up to O/L	19
A/L Passed	42.9
Degree Passed	27
Above Degree	11.5

The above table shows the 54.4% of the sample consists of a female while around 45.6% of the sample consists of males. According to the result of a summary of the respondents, 31.3% of the sample are aged between 25 to 35 customers in those five banks. 14.8%, 8.8%, 2.7% and 42.3% ages are respectively between 35-45, 45-55, above 55 and below 25 respondents in those four bank sample. Further age below the 25 bank customers has represented a higher percentage of electronic banking services used. Descriptive table shows the sample of those four bank customers' marital status composition. Here around 39% of the sample consists of married customers while around 61% of the customers consist of single. According to the result of a summary of the respondent, 42.9% of the sample who are A/L passed bank customers in used electronic banking services those four banks while 27% degree holders and 19%,11.5% respectively represent O/L qualification customers and above degree customers. It means education level is directly influenced for using electronic banking services during the pandemic period. 53% shows a higher degree of used electronic banking

from home and respectively 33.5%, 11.0% shows from the work place and in the bank while 2% present lowest degree of used E-banking by the sample in other places. It means this Pandemic period more customers tend to use online banking products.

Construct reliability as known as composite reliability used to measure the internal consistency of the Likert scale items and this measures much equal to the Cronbach’s alpha test Richard *et al.*(2003). The amount of variation collected by the concept concerning the amount of variance due to measurement error is measured by AVE. Table 2 shows composite reliability and AVE in those six factors. AVE should be greater than 0.5 and CR Should be greater than 0.6 because AVE and CR cut of the value bound in 0.5 and 0.6 levels. The result shows all the six factors CR is greater than 0.6 and reliability factor AVE is less than 0.5 cutoff mark and other variables AVE is greater than 0.5 bus Reliability factor AVE is near to the 0.5 (0.471142) there for based on this evidence researcher can express questionnaire has a quite good level.

Table 2:Reliability and validity

	Composite reliability	AVE	REL	ASS	SEC_PR	EASE	EMP	CS
REL	0.727	0.471	0.794					
ASS	0.782	0.545	0.679	0.686				
SEC_PR	0.776	0.537	0.713	0.686	0.739			
EASE	0.837	0.632	0.683	0.678	0.701	0.733		
EMP	0.855	0.664	0.631	0.63	0.665	0.579	0.795	

CS	0.836	0.631	0.597	0.616	0.623	0.573	0,623	0.815
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Measure the discriminant validity to use Pearson's Correlation matrix and the square root of average variance extracted. This validity testing is used to measure contrast that should not be connected in practice. Above the table, bold values are shown square root of AVE and other values are correlation coefficients of variables. Cross-check with from AVE values to horizontal and vertical correlation coefficients. The square root of AVE should be more than the row and column correlation coefficient values.

The Pearson correlation value shows whether the variables under examination are connected positively or negatively. The association strength is fairly strong when the correlation coefficient equals one.

With a Pearson correlation value of +.679, there was a statistically significant association between reliability and customer satisfaction at the 0.01 level, according to table 3. It reveals a favorable association between client satisfaction and reliability.

With a Pearson correlation value of +.713, the relationship between assurance and customer satisfaction was statistically significant at the 0.01 level. It demonstrates that customer satisfaction and certainty have a beneficial relationship. With a Pearson correlation value of +.683, the association between security and privacy and customer satisfaction was statistically significant at the 0.01 level. It demonstrates that consumer satisfaction and security and privacy have a beneficial relationship. With a Pearson correlation value of +.631, the relationship between ease of use and customer satisfaction was statistically significant at the 0.01 level. It demonstrates that customer satisfaction and

simplicity of use have a favorable relationship. With a Pearson correlation value of +.597, the relationship between empathy and customer satisfaction was statistically significant at the 0.01 level. It demonstrates that customer satisfaction and empathy have a beneficial relationship.

Table 3:Correlation Analysis

		Correlations					
		CS	REL	ASS	SEC_PR	EASE	EMP
CS	Pearson Correlation	1	.679**	.713**	.683**	.631**	.597**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	182	182	182	182	182	182
REL	Pearson Correlation	.679**	1	.686**	.678**	.630**	.616**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	182	182	182	182	182	182
ASS	Pearson Correlation	.713**	.686**	1	.701**	.665**	.623**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	182	182	182	182	182	182
SEC_PR	Pearson Correlation	.683**	.678**	.701**	1	.579**	.573**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	182	182	182	182	182	182

EASE	Pearson Correlation	.631**	.630**	.665**	.579**	1	.623**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	182	182	182	182	182	182
EMP	Pearson Correlation	.597**	.616**	.623**	.573**	.623**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	182	182	182	182	182	182

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output

From the above results, it was evident that E-Banking service quality dimensions were more strongly positively related to the customer satisfaction. To test this hypothesis, regression analysis was used (see table 4). From the table 4, R square also known as the coefficient of determination, it refers to determining how much variation in the dependent variable is explained by variations in the independent variables. The R-square is 0.623 in the example above. This suggests that 62.3 percent of the variation in customer satisfaction may be explained by differences in the quality of electronic banking services. The adjusted R square, which indicates the real variation in the dependent variable owing to changes in the independent variable, is 0.613, indicating that there was a 61.3 percent variance in customer satisfaction due to changes in E-banking service quality, according to this conclusion in table 4.20. The Durbin Watson statistic was 1.872 and between +1 and +3, indicating that the observation's independence had been fulfilled.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.790 ^a	.623	.613	.46036	.623	58.293	5	176	.000	1.872

a. Predictors: (Constant), EMP, SEC_PR, EASE, REL, ASS

b. Dependent Variable: CS

Source: SPSS output

The E-banking service quality dimension influences customer satisfaction, as indicated in the regression formula, which is the application of regression Table 5.

Table 5:Regression of E-banking service quality dimension towards customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.156	.235		.667	.506
	REL	.231	.086	.196	2.694	.008
	ASS	.285	.081	.270	3.530	.001
	SEC_PR	.254	.079	.228	3.222	.002

EASE	.128	.063	.140	2.051	.042
EMP	.082	.060	.090	1.366	.174

a. Dependent Variable: CS

Source: SPSS output

Customer satisfaction is affected by Reliability by 23.1 percent. Furthermore, the significance level is 0.008, which is less than the alpha level ($P = 0.05$). Referring this result enough to accept H_1 and reject H_0 . Customer satisfaction is affected by the assurance by 28.5%. The level of significance is 0.001, which is lower than the 0.005 value of significance and t-value is more than 2.0 therefore this evidence enough to accept H_2 and reject H_0 . Security and privacy had an impact of 25.4 percent on customer satisfactions and this P-value is lower than the 0.05. In addition, this t-value is above 2.0 therefore this result can provide evidence to Accept H_3 and reject H_0 . Furthermore, Ease of use is affected 12.8% on customer satisfaction. The significance level is 0.002. It is lower than the 0.05 significant level and its t-value is above the 2.0 therefore this evidence enough to accept H_4 and reject H_0 .

According to above four variables result the study have been achieved research objectives. In other hand Empathy variable indicated 8.2% impact on customer satisfaction during the Covid-19 pandemic period in Sri Lanka. And its t-value is less than 2.0 and P-value is more than 0.05. Based on this result evidence enough to accept H_0 and reject H_5 . It means empathy variable provided new perspective to Sri Lanka banking industry during the pandemic period.

5. Conclusion

Throughout the study, the researchers attempted to fill a knowledge gap by determining the impact of electronic

banking service quality (Reliability, Assurance, Security & Privacy, Ease of Use, and Empathy service quality dimensions) on customer satisfaction in Sri Lanka during the COVID-19 pandemic period. During the COVID -19 pandemic period in Sri Lanka, the researcher identified that there are many types of research relating to electronic banking and customer satisfaction, but there is no research that directly addresses the determination of electronic banking service quality dimensions on bank customer satisfaction involve with Pandemic outbreak. Furthermore, there is no study available, especially for the Sri Lankan context, that combines all of the aspects that influence e-banking service quality and the impact on bank customer satisfaction throughout the pandemic era. The study objective is to determine the influence of E-banking service quality on customer satisfaction in Sri Lanka during the Covid-19 pandemic period.

This study confirms that electronic banking service quality dimensions such as Reliability, Assurance, Security & Privacy, Ease of Use have a significant positive impact and empathy has a negative impact on customer satisfaction during the Covid-19 pandemic period in banking service industries. According to this study the researchers have derived a positive impact of the electronic banking service quality dimensions such as reliability, assurance, security & privacy, ease of use on customer satisfaction during the COVID 19 pandemic period in Sri Lanka. Empathy has a negative impact on customer satisfaction during the pandemic period in Sri Lanka. To the strategic movement of commercial bank sector and create COVID 19 Crisis advantages in this industry Sri Lanka commercial bank sector has the highest impact for the electronic banking service quality on bank customer satisfaction. If a banking sector invests more in improving E-banking service quality dimensions it will help to increase their customer base and market volume. Then after the electronic banking service reliability has a high impact on the bank customer satisfaction during the pandemic

period commercial banking sector in Sri Lanka.

This study suggests improve customer satisfactions bankers should equal focus on all the variables in positive manner because throughout this pandemic period customer's general life styles changed rapidly and they live with under pressure therefore empathy should be developing and maintain customer friendly electronic banking services. These five factors have a significant positive impact on bank customer satisfaction during the COVID-19 pandemic period in Sri Lanka. This study is used by commercial banks in Sri Lanka when they make new strategic plans for their electronic banking activities and take a correct direction for their service quality improvements during the COVID 19 pandemic period and it will help them to achieve their targets.

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