

## **Impact of E-service Quality on Customer Satisfaction in Internet Banking, with Reference to Licensed Commercial Banks in Sri Lanka**

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Internet banking represents a critical service offered by the banking industry. This study aimed to examine the E-Service Quality elements that affect customer satisfaction within the context of Internet banking in Sri Lanka. A quantitative research strategy was employed, and a comprehensive survey using a self-administered questionnaire was utilized as the primary research instrument. Data were collected from Sri Lankan respondents through a non-probability convenience sampling approach to test the hypotheses. A total of 416 Sri Lankans responded to an online-generated questionnaire; however, 53 respondents were excluded from the study due to their lack of familiarity with internet banking. Data analysis was conducted using SPSS 26. To ensure the overall validity of the questionnaire, content validity and construct validity were assessed, and reliability was measured using Cronbach's alpha. The empirical results indicated that the conceptual framework applied in this study effectively explains the relationship between e-service qualities and customer satisfaction. The main dependent variable was analyzed based on seven dimensions: efficiency, fulfillment, system availability, privacy, responsiveness, compensation, and contact. Seven hypotheses were tested concerning the dimensions of e-service quality and customer satisfaction. The results revealed that efficiency, system availability, fulfillment, contact, and responsiveness had a significant positive impact on customer satisfaction. In contrast, Compensation and Privacy did not significantly affect customer satisfaction. The study's findings provide valuable insights for academics, bank managers, and practitioners in developing and implementing strategies to enhance customer satisfaction and service quality in Internet banking.

**Keywords:** *Customer Satisfaction, Dimensions of E- Service Quality, E-Service Quality, Internet Banking*