

## **Mobile Banking and Customer Satisfaction during COVID 19 in the Licensed Commercial Banks in Sri Lanka**

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The primary objective of this study is to assess the impact of mobile banking on customer satisfaction. This research investigates the current level of customer satisfaction concerning mobile banking. It identifies the extent to which mobile banking benefits influence this satisfaction, as well as the specific areas most affecting customer satisfaction. The study examines the relationship between satisfaction with mobile banking and the benefits offered by mobile banking applications, focusing on their usage. A mixed-method approach, incorporating both qualitative and quantitative techniques, was employed, based on a questionnaire survey. A simple random sampling method was used to select 200 consumers from commercial banks. Data were collected from both bank managers and consumers of active banks, utilizing both primary and secondary sources to gather relevant information. The findings indicate a significant positive impact of the benefits offered by mobile banking on customer satisfaction, with security, ease of use, and convenience having a notable influence on satisfaction. This study explores the effect of various aspects on consumer satisfaction in Internet banking, adopting both descriptive and analytical approaches. Additionally, it evaluates the effect of online banking on the overall performance of private sector banks in Sri Lanka, demonstrating how key service quality dimensions influence customers' perceptions of relationship quality. The research highlights both long-term customer engagement with financial institutions and short-term issues related to relationship quality.

**Keywords:** *Customer Satisfaction, Licensed Commercial Banks, Mobile Banking*