

## **Study of Customer Satisfaction on E-Service Quality of Online Banking Facilities of Commercial Banks in Sri Lanka**

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### **Abstract**

In the context of technology-driven banking, where online services are essential, this study specifically examines consumer satisfaction with the e-service quality of online banking offered by commercial banks in Sri Lanka. The study intends to fill the gap in the literature by concentrating on electronic service quality dimensions and their relationship to customer satisfaction in the Sri Lankan context. Previous research has mostly used service quality measures; however, this study is the first to focus on e-service quality dimensions, which is a noteworthy area that has not received much attention. The study employed a quantitative methodology, gathering 153 responses from online banking customers via a well-crafted, structured questionnaire. Using the well-known SERVQUAL model, the analysis which was made easier by SPSS software focused on important factors including efficiency, responsiveness, reliability, ease of use, and security. The study's conclusions provide bankers with insightful information that can be used to pinpoint problem areas and improve the entire online banking experience. This study is important for all parties involved in the banking industry because it recognizes the critical role that consumer feedback has played in forming and improving online banking services in Sri Lanka. Remarkable is the finding that, except responsiveness, all aspects of service quality in the Sri Lankan setting show a significant relationship with customer satisfaction. This points to a particular area on which banks should concentrate their efforts to raise customer satisfaction levels and improve services. As a result, this study provides a thorough manual for ongoing development in Sri Lanka's online banking environment and offers useful advice for the industry's ongoing progress.

**Keywords:** Customer Satisfaction, E-service Quality, Factor Analysis, Online Banking, Structured Questionnaire.