

Relationship between online service quality and customer satisfaction in banking sector: A study in Gampola divisional secretary area

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Abstract

Service quality is one of the important factors in the success of service organizations. The Banking industry is a customer intensive industry which provides a number of services including e-service. Satisfied Customers are the lifeblood of an organization. When paying the attention to banking sector in Sri Lankan context, most of the banks have to face a number of problems regarding their customer satisfaction. Hence, the problem of this research is “to what extent the e-service quality of banks affects to the Customer satisfaction.” The primary objective of the study was to identify the relationship between e-service quality and customer satisfaction in the banking sector. E-service quality has been identified as the independent variable and its dimensions are efficiency, reliability, responsiveness, fulfillment and privacy. Customer satisfaction has been treated as the dependent variable. Using the convenient sampling method, 100 e-banking customers in Gampola divisional secretary area was selected as the sample of the study. Data were gathered through a self-administered questionnaire. Pearson Correlation Coefficient and multiple linear regression analysis were conducted in this study to observe the relationship between independent variables and the dependent variable. All the variables have a significant positive relationship with customer satisfaction. Independent T-tests and one-way ANOVA tests were used to test influences of personal details (gender, age, civil status, occupation and type of the bank) for customer satisfaction. Research findings reveal that all five e-service quality dimensions have a strong positive impact on customer satisfaction. The most important determinants of the customer satisfaction of e-banking are fulfillment and responsiveness. The study recommended banks to follow media advertising and design their websites as effective delivery channels.

Keywords: *Customer satisfaction, e-banking, e-service quality.*