



Impact of Online Banking Service Quality on Customer Satisfaction: Moderating Effect of Gender

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Abstract

Online banking service has become an important part of the current banking service. It could be said almost all banks, which are operating in Sri Lanka, must equip their products by providing online-banking services for their customers. Even though the investment to build the online banking service has been carried out by most of the banks in Sri Lanka, in fact, the use of online banking adoption is still not in the significant level. Banking in Sri Lanka is still filled with questions about online banking services such as what exactly the yearning of each customer is. Because it is highly important for banking in Sri Lanka to fully understand the quality of the services that they are providing. by providing a proper internet service, banks in Sri Lanka can improve the customer satisfaction and it will be so effective and efficient for customers. If the customer's hope has been fulfilled, that customer will be satisfied and will ultimately be loyal to the online banking service. This study investigates the factors that will affect the quality of the online banking service for customers. The purpose of this study was to examine the relationship between the dimensions of online banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction and to examine the impact of gender on the relationship between online banking service quality dimensions and customer satisfaction. A survey was conducted by inviting 100 respondents. Data were analyzed using the SEM method utilizing Smart PLS software. The findings supported the relationships between the variables in the model. The outcome of the study was that some service quality dimensions had a significant impact on customer satisfaction in online banking such as reliability and responsiveness have positive and significant relationships as well as assurance and efficiency have a nonsignificant relationship. Also, gender had a moderating impact on the relationship between assurance and customer satisfaction. Improvement in online banking service quality is recommended for the achievement of customer satisfaction in the banking sector. Further study provides theoretical recommendations as establishments of immediate customer services, development of interface of the websites for increasing online banking and improving customer satisfaction. Limitations and future scope of the study are further discussed.

Keywords: Online banking, Service quality, Customer satisfaction, Gender, Structural equation model

