

**THE EFFECT OF ELECTRONIC BANKING SERVICE QUALITY ON E-CUSTOMER SATISFACTION AND LOYALTY
(WITH SPECIAL REFERENCE TO ANURADHAPURA DISTRICT IN SRI LANKA)**

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ABSTRACT

With rapid advancements in technology, lifestyle, and demographics, traditional banking is increasingly transitioning to e-banking systems, which provide faster and more reliable services. This study examines the effect of electronic banking service quality on customer satisfaction and loyalty in the Anuradhapura District of Sri Lanka. Although several studies have been conducted in this area, limited research has focused on the impact of e-banking service quality on e-customer satisfaction and loyalty, particularly examining four specific dimensions: personal need, site organization, user-friendliness, and website efficiency. This study was conducted using an explanatory research design, followed by a positivist research paradigm within a quantitative research method framework. A survey technique was used to collect data from private and public e-banking customers in Anuradhapura through a structured questionnaire, with responses gathered from 352 of a targeted sample size of 384, derived from the unknown population equation. Data analysis was performed using the SPSS software. The results indicate that electronic banking service quality, consisting of the four dimensions, has appropriate reliability, and each dimension has a positive significant relationship with e-customer satisfaction and loyalty. The findings demonstrate that a higher level of e-banking service quality significantly affects customer satisfaction and loyalty. This study was limited to customers in the Anuradhapura district, suggesting the potential for broader research across Sri Lanka in the future. Based on existing knowledge from previous research on e-banking services, this study offers recommendations for further enhancing customer satisfaction and loyalty in e-banking.

Keywords: E-banking, E-customer satisfaction, customer loyalty, service quality