

# **Influence of E-banking on Customer Satisfaction in Commercial Banks Located in Kurunegala District**

**M.R.R. Sahani<sup>1,\*</sup> and W.M.P.G.R. Pushpakumara<sup>2</sup>**

<sup>1,2</sup> *Department of Business Management, Faculty of Management Studies, Rajarata University of Sri Lanka, Mihintale, Sri Lanka*

\*Corresponding author: mrrshani444@gmail.com

## **Abstract**

Due to high competitive situation in the banking sector, it is necessary to maintain and improve service quality, by providing technologically developed innovative service to the customers. Nowadays, banks are promoting the concept of e-banking among their customers, it is expected to provide speedier, faster and reliable services to the customers better than traditional banking. Unless this technology brings increase customer satisfaction than the traditional system it's not worthy of having such a new technological system. Therefore, the purpose of this research is to explore the influence of e-banking on customer satisfaction in commercial banks in the Kurunegala district. Referring to previous literature it was found that internet banking, mobile banking, and automated teller machine are the major component of e-banking. Accordingly, those concepts considered as independent variables and customer satisfaction as the dependent variable. The researchers used primary as well as a secondary source of data. Primary data was collected through the questionnaires. Convenience sampling was used to select 100 customers from commercial banks. To measure the impact of independent variables on dependent variable, regression analysis was used. The findings revealed that internet banking and automated teller machine highly influence customer satisfaction, but mobile banking moderately influences customer satisfaction. Thus the banks can take steps to invest in internet banking as much as possible, friendliness and personalized internet banking are concerned.

*Keywords:* Commercial banks, customer satisfaction, e-banking