

**FACTORS INFLUENCING ON CUSTOMER SATISFACTION OF
ELECTRONIC BANKING SERVICES IN KURUNEGALA
DISTRICT**



By

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ABSTRACT

This study aimed to find out the factors influencing on customer satisfaction of electronic banking services in Kurunegala District. The study is conducted in Kurunegala district and to evaluate and identify most influential factors that raise customer satisfaction. There are six determinants included in this study to be researched are convenience, privacy, cost, ease of use, personalization and customization and security. Banks and financial institutes should attract customers through fulfillment of their needs and expectations. In the market place, every banks face big competition, to beat the competition they should concentrate on their service with introducing new banking facilities. Every banks desirable goal is to measure customer satisfaction.

Convenience sampling procedure is used in this research based on the availability of respondents, studying only on the customer satisfaction of electronic banking services among customers in Kurunegala district. Structured questionnaire was used as the method of data collection and questionnaire consist with two parts as personal information of the respondent and research information. Questionnaire included 21 questions with five Likert scale ranging from strongly disagree to strongly agree. Data are collected from 200 customers and analyze it using Descriptive statistics, Correlation analysis and Regression analysis. Overall, the findings in this study are supported by other studies in literatures.

This study found that there is high level of contribution by Electronic Banking Services dimensions for Customer Satisfaction and also there is a strong positive relationship between convenience, privacy, cost, ease of use, personalization and customization, security and customer satisfaction. Furthermore, results showed that convenience, privacy, cost, ease of use, personalization and customization and security positively and significantly impact on customer satisfaction. The findings of this study are useful in further enlarging and enriching applications of these concepts in practice.

Keywords: *Electronic banking services, Convenience, Privacy, Cost, Ease of use, Personalization and Customization, Security, Customer satisfaction*

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