

THE IMPACT OF ELECTRONIC BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION IN SRI LANKA: A CASE STUDY OF HATTON NATIONAL BANK PLC

¹J.M. Erandathi Chathurika Jayasekara, ²M. Chethana Nadeeshani Francis

Research Scholar
Faculty of Management Management,
International College of Business and Technology
Colombo, Sri Lanka

Abstract- In recent past e-banking in Sri Lanka has been acquired an incremental growth. In addition, impotency of customer satisfaction of e-banking service quality has been very important. Investigating how quality of e-banking service impacts customer satisfaction, measure level of customer satisfaction and identify most influential e-banking service quality dimension to satisfy customers of Hatton National Bank in Kurunegala City, Sri Lanka are the objectives of this study. The SERVQUAL model is used as the dimensions of e-banking service quality. Primary data is collected through a structured questionnaire distributed to 75 respondents. Responses of survey were statistically analyzed with frequency analysis, correlation analysis and regression analysis by using SPSS software. Findings show that service quality dimensions (i.e., Reliability, Responsiveness, Assurance, Tangibility and Empathy) have positive and significant impact on customer satisfaction in Hatton National Bank, Sri Lanka.

Key Words- Assurance, Empathy, Reliability, Responsiveness, Tangibility

1.0- INTRODUCTION

1.1 - Background of the Study

The most recent development in traditional banking services is electronic banking, which offers customers the utmost comfort while doing financial transactions electronically. E-banking has improved and changed face of commercial banking by interconnecting and bridging geographical, industrial, and regulatory gaps and creating innovative products and services for both banks and customers. In other words, Internet technology has ability to radically alter banks and banking system. Understanding the extent to which customers use e-banking services has become crucial.

Even in most rural corners of the country, finding a bank that does not offer some sort of e-banking service is challenging. Both advanced and developing countries in the world presently employ e-banking as a strategy for competition (Chemiyot, 2010). Due to competitiveness of banking industry, institutions everywhere must upgrade their onboard electronic platforms. In order to lower waiting times, delays, and costs while simultaneously enhancing customer service, banks choose to adopt, investigate, evaluate, and attempt to provide e-banking services. Thanks to e-banking services, customers may access and inquire about their personal accounts as well as carry out quick online transactions from their computers or cellphones, at work or at home, whenever it is convenient.

Since COVID-19 pandemic has caused severe changes in our life, As a result of COVID19 crisis, we can expect more e-banking activity and fewer visits to fixed branch offices. Customers who earlier criticized internet banking have been compelled by today's pandemics to accept digital banking apps as the new norm. The more these customers realize convenience of e-banking, less likely they are to return to a real branch. A leading private commercial bank in Sri Lanka, Hatton National Bank PLC (HNB) has actively pursued adoption of cutting-edge technology and implementation of alternative banking channels through its 251 locations around the country. (HNB PLC, 2022)

1.2 - Research Problem Identification and Justification

According to majority of Sri Lankan commercial banks' annual reports, customers' willingness to switch to e-banking has been continuously growing in recent years. A few of extractions are then highlighted as evidence. As per HNB (2021), "Online transaction value increased by 133%", "HNB has invested 870 Million in technology". As per Bank of Ceylon (2020), "Customers registered for Smart passbook 1,067,712 with 117% growth rate", "Bank has invested 5.9Bn in development of physical and digital infrastructure". According to Commercial Bank of Ceylon PLC (2021), "new e-passbook app downloads spiked to 768,000+ during year 2021", "Number of existing customers migrated to online banking increased to 212,806".

Despite substantial investments made by Sri Lankan banks in the infrastructure needed to develop technology, a considerable portion of population still favors traditional banking. People still prefer to conduct transactions in cash, particularly those in rural areas. As a result, recent paperless, digitalized, convenient mobile APPs introduced by Sri Lanka Commercial Banks (Solo - HNB, FriMi - NTB, FLASH - Commercial Bank, and NDB Neos - NDB) were unable to reach all of their customers. Because there is a substantial difference in how customers perceive Service excellence in e-banking, which is fundamentally contrasting typical banking, public's habit and behavior has been recognized as key hurdle to digital banking adoption (Alsajjan and Dennis,

2010). Additionally, some customers have expressed dissatisfaction with Sri Lanka e-banking for a variety of reasons, including difficulties in reaching call centers right away, security concerns, applications that are only available in English, and difficulties with ATM cash withdrawals. Furthermore, Central Bank of Sri Lanka (2020) named 2020 as year of digital transactions in an effort to reduce use of cash after WHO reported that banknotes could potentially contain coronavirus. Therefore, creating cashless society is necessary.

However, there are still queues in bank halls, customers are still handling large amounts of cash, bank has received complaints from customers about ATM not working, ATM running out of cash, inability to print statements, frequent breakdown of ATM service, payment of additional fees for e-banking services like SMS, lack of enough technicians in all banks to fix ATM machine problems, and resistance of both customers and service providers to technological advancement. The question that comes with this is whether customers really enjoy these services. The intent of this research is to find why these problems emerge and continue, and then to make recommendations based on findings. Furthermore, while e-banking has received substantial research in developed countries, just a few studies were conducted in Sri Lanka. In addition, impact of e-banking on customer satisfaction in the case of HNB in Kurunegala City is not yet investigated. Thus, this study sought to fill this research gap.

1.3-Research Questions

1. How does e-banking service quality affect customer satisfaction in Sri Lanka; special reference to HNB in Kurunegala City?
2. What is the overall level of satisfaction of customers about e-banking service quality?
3. What is the most influencing dimension of e-banking service quality on customer satisfaction?

1.4-Objectives of the Study

Primary research objective

- To investigate the impact of e-banking service quality on customer satisfaction in Sri Lanka; special reference to HNB Kurunegala City.

Secondary research objectives

- To measure the overall customer satisfaction level about e-banking service quality.
- To identify which e-banking service quality dimension has the most influence on customer satisfaction.

1.5 -Significance of the Study

The importance of study to investigate impact of e-banking service quality on customer satisfaction in Sri Lanka. This will significantly assist banks in meeting their objectives and increasing shareholder wealth in long term. Furthermore, this outcome assists banking industry stakeholders in identifying customer challenges and developing solutions to overcome them. Future researchers will benefit greatly from this research since it will lay the groundwork for future studies as well as give sources for upcoming research studies of e-banking service quality.

2.0 LITERATURE REVIEW

2.1 Electronic Banking

Worku, Tilahun, and Tafa (2016) identified e-banking as a new digital technology revolution and conventional banking services that includes distribution of banking products and services using internet, telephone, and mobile devices, among other electronic delivery channels. Customers can conduct financial transactions online with no restrictions on time or place using an internet bank, which is a virtual, always-open branch of a bank (Saffar and Moghaddam, 2012). e-banking is the ability for customers to use safe media to receive bank services without having to physically be present in bank. As a result, banks' use of information and communication technology allows them to deliver e-banking services and manage customer relationships more rapidly and effectively than traditional banking. (Addai et al., 2015). For customers to get financial services there are numerous electronic delivery channels available. Among them, most popular ones are ATMs, mobile banking and internet banking and so on.

2.2 Service Quality

Currently, one of the service sector's most popular study topics is quality. Service providers need to be aware of how customers assess service quality. When customers use a product, they assess how well it meets their expectations, which determines whether they are satisfied or not (Thakur, 2011). Because of this, service marketing academics have focused their attention on developing service quality model on customer behavior rather than using manufacturing quality concept (Dhandabani, 2010). According to Sulieman (2013), banking services provided to customers have improved in terms of service quality and this may be used as a foundation for achieving service quality in face of competition where specified services have become basis for diversity among banks. The concept of service quality is to meet and adapt to needs, therefore service institution like banks should have adequate requirements and specifications for services they provide to customers. To study the difference between customer expectations and perception, Parasuramn, Zeithmal, and Berry (1985) developed the SERVQUAL model. The SERVQUAL model identifies service quality aspects such as tangibility, reliability, responsiveness, empathy, and assurance.

2.3 Customer Satisfaction

Customer satisfaction refers to how well a customer's overall experience with goods or services they acquire compares to their expectations. Customer satisfaction was described by Kottler (2000) as a person's feelings of pleasure or disappointment as a result of comparing a product's perceived performance or outcome related to expectations. By providing a positive customer experience in a competitive market, banks may differentiate themselves from competition for years. Through Omni channels, customers demand a consistent experience, and it is bank's duty to provide services without delay. Customers are concerned about how banks respond to new products and how they handle issues related to services they use. Customer satisfaction is a function of

a company's service quality, which may be assessed by contrasting customers' expectations and perceptions of actual services they received. The highest level of customer satisfaction is supposed to be when perception surpasses expectation. Scholars have used numerous models to evaluate customer satisfaction in a variety of contexts.

2.4 E-Banking Service Quality and Customer Satisfaction

According to study done in Pakistan on impact of e-banking on customer satisfaction based on major SERQUAL model characteristics, customers primarily assess quality of e-banking services on three key aspects: responsiveness, reliability, and assurance (Toor et al., 2016). According to several researchers, e-banking services assist in customer retention by providing high levels of customer satisfaction (Martins et al., 2014). According to Ranaweera and Neely (2003), first stage in developing customer satisfaction is E-service quality. Customer satisfaction and quality of electronic services are directly correlated and quality services also retain customers with the bank (Adil, 2013).

According to Liebana, Mufioz, and Rejon's (2013) study, customer satisfaction with e-banking services is significantly influenced by accessibility, ease of use, trust, and usefulness. The user-friendliness of website as well as good word of mouth should be taken into account when assessing how satisfied e-banking customers are.

2.5 E-banking and Customer Satisfaction in Sri Lanka

Since launch of ATMs by HSBC bank in 1986, Sri Lanka has had access to e-banking services (Jayamaha, 2008). 3,843 ATMs have been set up by end of 2016 in order to assist in efficient banking operations (CBSL, 2016). Furthermore, Jayasiri, Gunawaradana and Dharmadasa (2016) stated Sri Lanka's ICT improvements enable banks to provide more accessible and diversified financial services, as proven by advancements of online banking in early 1999. In Sri Lanka, use of internet and related technologies has grown steadily, and numerous banks now offer internet banking to their customers. Customers may now access services not just through internet, but also through mobile and point-of-sale devices (Jayamaha, 2008). Further evidence for the development in public trends and awareness of digital technology is provided by the fact that 6 million internet users in Sri Lanka, which represents 29% of country's total population. (Customers Affairs Authority, 2017). Despite the fact that there are numerous internet users, main concern among customers is trustworthy safety and security measures, particularly while performing online transactions, which discourages customers from using e-banking. Customers in Sri Lanka are therefore willing to embrace and trust change in order to keep up with global shift to digital technology (Kamburugamuva, 2015).

According to Sri Lankan studies by Jayasiri and Weerathunga (2008), Suraweera et al., (2011), and Hettiarachchi (2013), e-banking is still not widely available throughout the country. The usage of e-banking is associated with several behavioral features and perceived behavioral control elements (Hettiarachchi, 2013). Applying e-service quality dimensions; efficiency, system availability, fulfilment, privacy, responsiveness, and compensation; Tharnikaran et al. (2017) performed a study among Batticaloa district e-banking customers who hold accounts in licensed commercial banks to evaluate customer satisfaction. E-banking adoption by Sri Lankans is often resisted for a number of reasons, according to a different researcher who did study there (Suraweera, et al., 2011). The service provider claims that these actions have an impact on bank operations as well as customer perception and behavior. There are various psychological and perceived behavioral control aspects that are strongly positively correlated with relative benefits of adopting e-banking services (Hettiarachchi, 2013). Internet payment gateway, mobile banking, and online banking are being used by less than 1% of bank customers (Suraweera, et al., 2011). The majority of Sri Lankans do not typically increase their level of understanding in this area (Hettiarachchi, 2013). Banks will be able to create a satisfied clientele base more than in present case if there is customer awareness (Hettiarachchi, 2013). Recognizing any hazardous e-practices used by Sri Lankan customers (Jayasiri and Weerathunga, 2008). His assertions state that customers in Sri Lanka still do not effectively utilize e-banking. He also underlines that, as a developing country, Sri Lanka encounters challenges and obstacles such a lack of infrastructure and outdated technical breakthroughs. It is not acceptable to say that these services are very popular with banking customers and e-banking practices still do not advance toward citizens.

3.0 - METHODOLOGY

3.1 Conceptual Framework

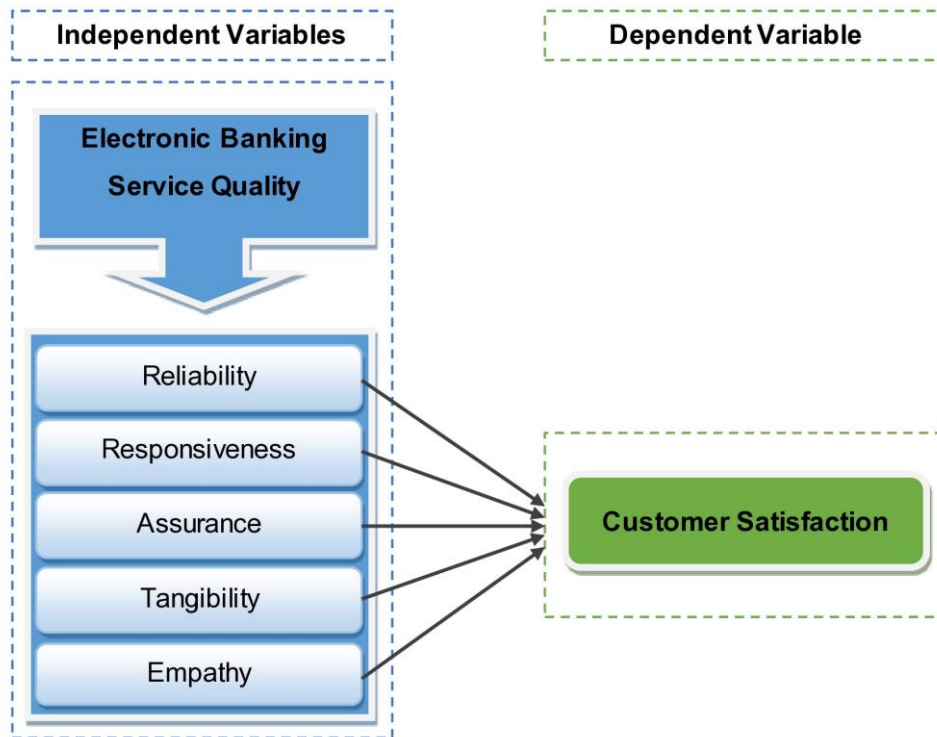


Figure 3.1 - Conceptual Framework

Source: Researcher (2022)

3.2 Development of Hypotheses

The following hypotheses are based on the process of conceptualizing problems and provide a preliminary justification for the problems under consideration.

Hypotheses 01	
H1 ₁	There is an impact of e-banking service quality reliability on customer satisfaction.
H1 ₀	There is no impact of e-banking service quality reliability on customer satisfaction.
Hypotheses 02	
H2 ₁	There is an impact of e-banking service quality responsiveness on customer satisfaction.
H2 ₀	There is no impact of e-banking service quality responsiveness on customer satisfaction.
Hypotheses 03	
H3 ₁	There is an impact of e-banking service quality assurance on customer satisfaction.
H3 ₀	There is no impact of e-banking service quality assurance on customer satisfaction.
Hypotheses 04	

H4 ₁	There is an impact of e-banking service quality tangibility on customer satisfaction.
H4 ₀	There is no impact of e-banking service quality tangibility on customer satisfaction.
Hypotheses 05	
H5 ₁	There is an impact of e-banking service quality empathy on customer satisfaction.
H5 ₀	There is no impact of e-banking service quality empathy on customer satisfaction.

Source: Author (2022)

Table 3.1 - Statement of Hypotheses

3.3 Operationalization

Variable	Indicator	Measurement	Question Number
Reliability	Service accuracy (Weijters et al., 2005)	5 Point Likert Scale	7
	Services are provided on time (Saha and Zhao, 2005)	5 Point Likert Scale	8
	Problem resolution (Iberahim et al., 2016)	5 Point Likert Scale	9
	Functioning of self-services technology (Weijters et al., 2005)	5 Point Likert Scale	10
	Proper record maintenance (Saha and Zhao, 2005)	5 Point Likert Scale	11
Responsiveness	Tendency of responding customers (Parasuraman et al., 1988)	5 Point Likert Scale	12
	Recovery of problems (Kumbhar, 2011)	5 Point Likert Scale	13,14
	Customer relationship (Nochai and Nochai, 2013)	5 Point Likert Scale	15
Assurance	Knowledge ability (Turunen, 2011)	5 Point Likert Scale	16
	Trustworthy (Turunen, 2011)	5 Point Likert Scale	17
	Confidentiality (Nochai and Nochai, 2013)	5 Point Likert Scale	18
	Financial security (Nochai and Nochai, 2013)	5 Point Likert Scale	19
	Clear information and courtesy (Raza et al., 2015)	5 Point Likert Scale	20
Tangibility	Visually appealing physical (Ananth et al., 2011)	5 Point Likert Scale	21
	Modern technology and equipment (Ananth et al., 2011)	5 Point Likert Scale	22
	Visually appealing materials (Ananth et al., 2011)	5 Point Likert Scale	23
	Physical facilities appearance (Parasuraman et al., 1985)	5 Point Likert Scale	24, 25

Empathy	Individualized Attention (Parasuraman et al., 1985)	5 Point Likert Scale	26
	Understand customer's specific needs (Ananth et al., 2011)	5 Point Likert Scale	27,28,29
Customer Satisfaction	Pleased with services offered (Toor et al., 2016)	5 Point Likert Scale	30,31
	Overall satisfaction (Toor et al., 2016)	5 Point Likert Scale	32
	Meets expectations (Worku et al., 2016)	5 Point Likert Scale	33,34,35

Source: Researcher (2022)
Table 3.2 – Operationalization

3.4 Research Approach and Strategy

As a research approach, study employs a deductive approach by using a quantitative method to gather and analyze data in order to acquire unique insights. A research strategy enables researcher to answer research questions by acquiring and evaluating data in accordance with a certain research objective. Surveys, experiments, archival analysis, case studies, and histories are five major research strategies mentioned by Rahi (2017). Majority of survey methods involve quantitative research, and questionnaires may be used to collect data (Quinlan et al., 2019). As a result, a survey strategy is used to gather quantitative data for purpose of descriptive research.

3.5 Research Design

A descriptive survey design was employed in this study. It was chosen because of its benefits, including researcher's lack of control over factors and limited role to reporting what occurs. It was seen as acceptable since it required gathering data to address pertinent questions concerning current situation of study topics. The research design provides information and recommendations on key relationships between variables. Initial and exploratory studies employ descriptive survey research designs to enable data collection, data summarization, presentation, and analysis (Orodho, 2003). The design was chosen for this study because it could guarantee a minimum level of bias and a maximum level of dependability of evidence gathered.

3.5.1 Population

According to Mugenda (2008), target population is whole population that researcher specifies in their research. HNB in Kurunegala City was chosen to undertake this research. Therefore, Kurunegala City Branch customers who use e-banking services are regarded as target population of this study.

3.5.2 Sample and Sampling Method

This study used a stratified random sample method to provide reliable results. Stratified random sampling, as defined by Saunders, Lewis, and Thornhill (2016), is a probability sampling approach in which the population is divided into two or more applicable strata and a random sample is selected from each strata.

	Strata 1	Strata 2	Strata 3	Strata 4
Groups (strata)	ATM Users	Walking Customers	Lending Customers	Liability Customers

Source: Researcher (2022)

Table 3.3 - Distribution of the Sample Size

75 respondents who were HNB Kurunegala City Branch e-banking customers made up sample size for this study. The respondents who were self-selected given with self-administrated questionnaire by researcher.

3.6 Data Collection and Analysis

Primary and secondary data sources were used to gather data of this study. It was necessary for this research study to gather original and new data. Primary data is collected through a structured questionnaire.

The Statistical Package for the Social Sciences (SPSS) was used for data analysis. In order to do a preliminary assessment of all variables, descriptive data were used. There were modes, means, medians, standard deviations, and ranges in descriptive statistics. Analysis of variance and correlation are used to evaluate research questions. Hierarchical regression was used in study hypothesis.

4.0 -PRESENTATION OF RESEARCH FINDINGS

4.1 Presentation and Analysis of General Information

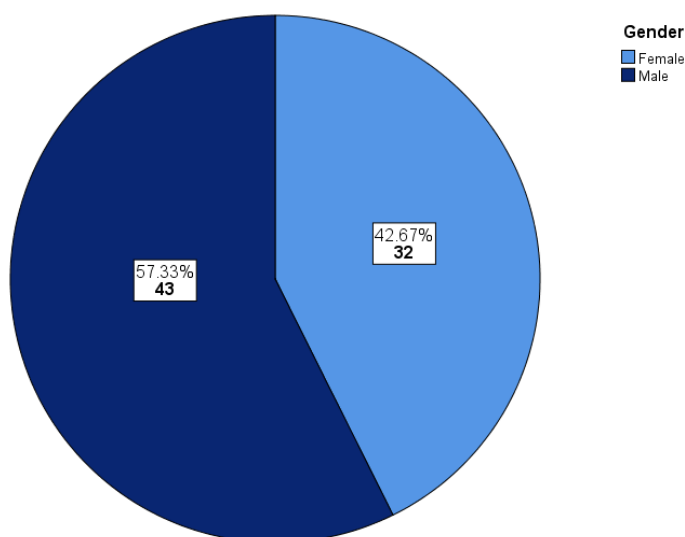
Personal questions like respondent's gender, age, marital status, educational background, occupation, and year of experience with HNB were also asked. Below are the tables and figures that show results from structured questionnaires.

4.1.1 Gender

Source: Researcher (2022)

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Gender	Female	32	42.7	1.57	2	0.498
	Male	43	57.3			
	Total	75	100.00			

Table 4.1 - Frequency and Percentage distribution of respondents by Gender



Source: Researcher (2022)

Figure 4.1 - Gender distribution among respondents

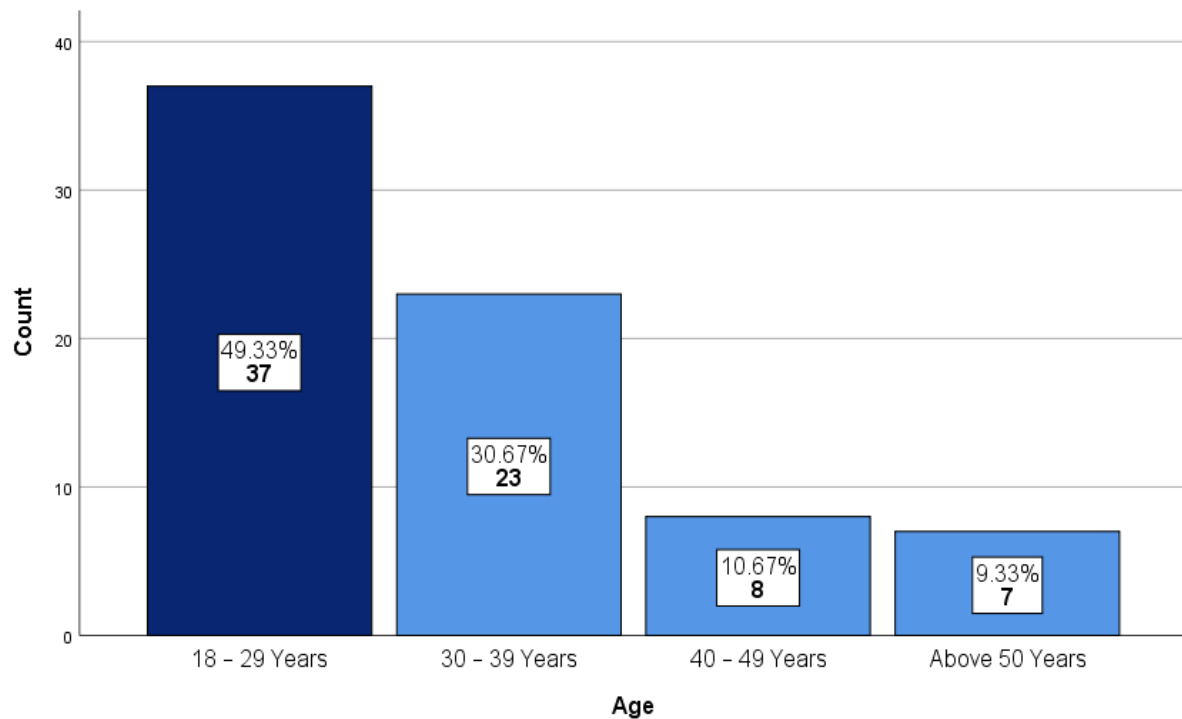
According to table 4.1 and figure 4.1, there are 75 respondents, out of them 43 are male and 32 are female respondents. That is, population consists of 57.33% of male respondents and 42.67% of female respondents. Mean and mode values are 1.57 and 2 for gender distribution of respondents and standard deviation is 0.498. This demonstrates that male respondents made up majority of population.

4.1.2 Age

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Age	18 – 29 Years	37	49.3	1.80	1	0.973
	30 – 39 Years	23	30.7			
	40 – 49 Years	8	10.7			
	Above 50 Years	7	9.3			
	Total	75	100.00			

Source: Researcher (2022)

Table 4.2 - Frequency and Percentage distribution of respondents by Age



Source: Researcher (2022)

Figure 4.2 - Age distribution among respondents

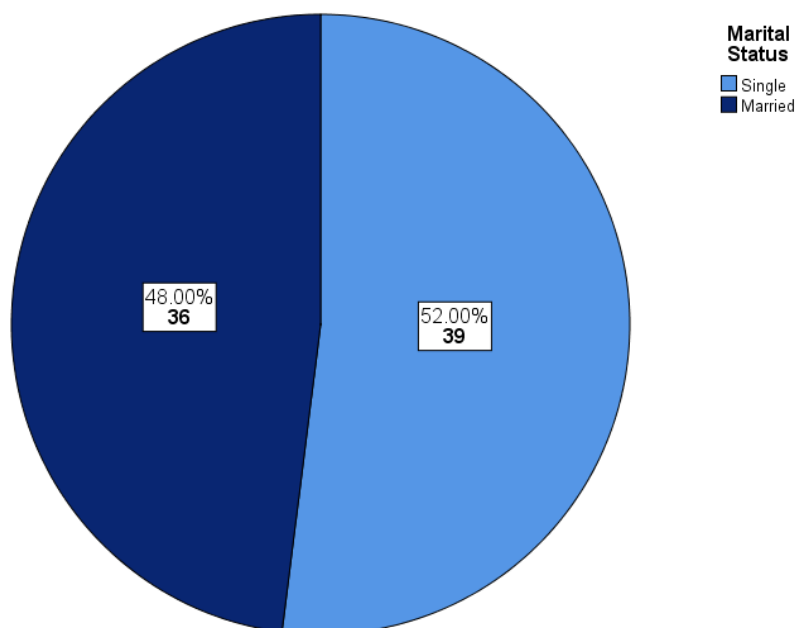
The majority of respondents constitute 49.33% (or 37) lied in 18-29 years age group. 30-39 year age group was second most common, standing for 30.67% (or 23), followed by 40-49 year age group at 10.67% (or 8) and respondents over 50 years old at 9.33% (or 7). Results from analysis for age category distribution of respondents' show that mean value for age distribution is 1.80. Mode is 1 for age category distribution of respondents and standard deviation is 0.973.

4.1.3 Marital Status

Source: Researcher (2022)

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Marital Status	Single	39	52.0	1.48	1	0.503
	Married	36	48.0			
	Total	75	100.00			

Table 4.3 - Frequency and Percentage distribution of respondents by Marital Status



Source: Researcher (2022)

Figure 4.3 - Marital Status distribution among respondents

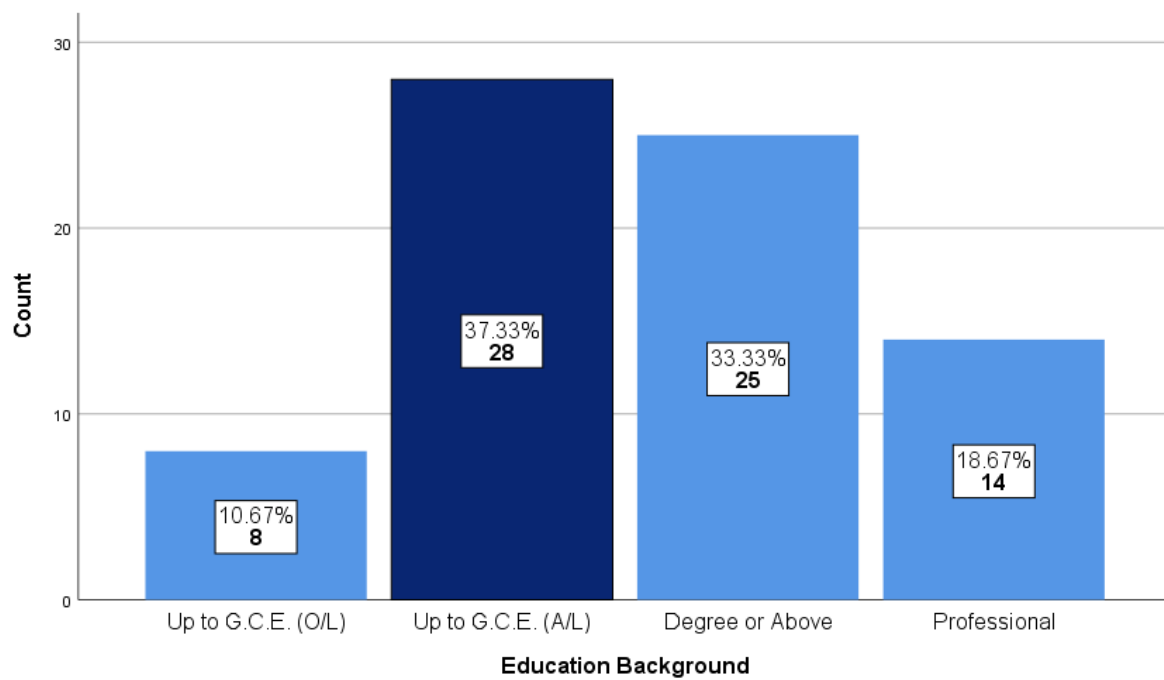
According to table 4.3 and figure 4.3, 52% (39) respondents were single, while 48% (36) were married. Mean and mode values are 1.48 and 1 for gender distribution of respondents and standard deviation is 0.503. According to data presented above, singles are most frequent customers of e-banking services.

4.1.4 Education Background

Source: Researcher (2022)

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Education Background	Up to G.C.E. (O/L)	8	10.7	2.6	2	0.915
	Up to G.C.E. (A/L)	28	37.3			
	Degree or Above	25	33.3			
	Professional	14	18.7			
	Total	75	100.00			

Table 4.4 - Frequency and Percentage distribution of respondents by Education Background



Source: Researcher (2022)

Figure 4.4 - Education Background distribution among respondents

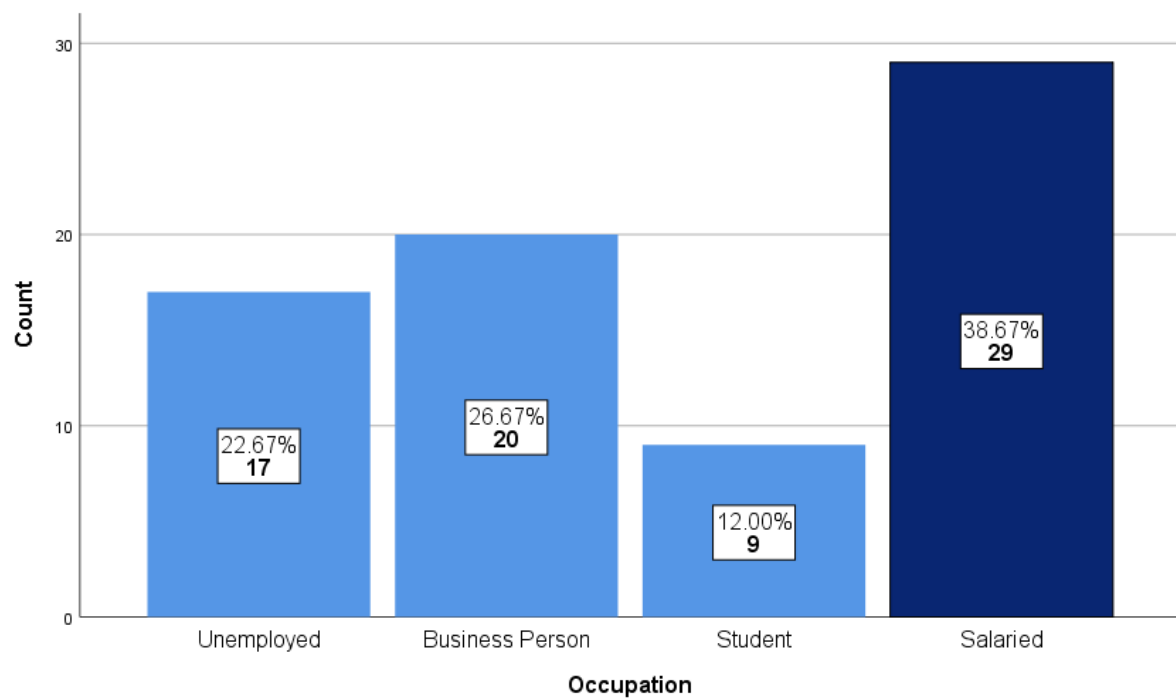
Data were collected into 4 categories and respondent's education background shows; largest group of respondents 37.33% (288) are up to G.C.E A/L. Second largest group is degree or above 33.33% (25). There were 18.67% (14) professionals and smallest group of respondents up to G.C.E O/L 10.67% (8). Mean and mode values are 2.6 and 2 and standard deviation is 0.915.

4.1.5 Occupation

Source: Researcher (2022)

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Occupation	Unemployed	17	22.7	2.67	4	1.212
	Business Person	20	26.7			
	Student	9	12.0			
	Salaried	29	38.7			
	Total	75	100.00			

Table 4.5 - Frequency and Percentage Distribution of respondents by Occupation



Source: Researcher (2022)

Figure 4.5 - Occupation distribution among respondents

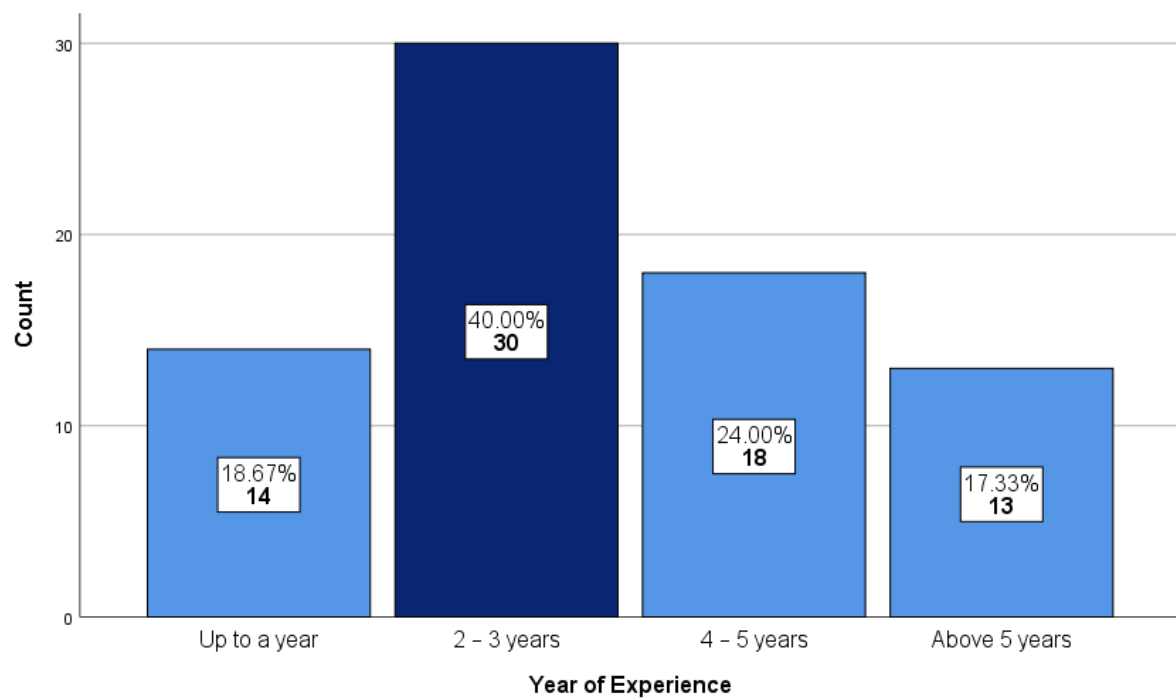
Respondents' occupations were classified into four categories. The largest group of respondents, 38.7 % (29), were salaried category. The second largest group, 26.67 (20), were own businessperson. Smallest group of participants, 12% (9), were in student category. Unemployed respondents were 22.67% (17). Mean value for occupation distribution is 2.67. Mode is 4 for occupation distribution of respondents and standard deviation is 1.212. Accordingly, salaried respondents are more likely to use e-banking services.

4.1.6 Year of Experience

Source: Researcher (2022)

Demographic Factor	Components	Frequency	Percent (%)	Mean	Mode	Standard deviation
Year Experience of	Up to a year	14	18.7	2.4	2	0.986
	2 – 3 years	30	40.0			
	4 – 5 years	18	24.0			
	Above 5 years	13	17.3			
	Total	75	100.00			

Table 4.6 - Frequency and Percentage Distribution of respondents by Year of Experience



Source: Researcher (2022)

Figure 4.6 - Year of Experience among respondents

Regarding duration service utilization, majority of respondents, 40% (30) have used e-banking for 2-3 years. Second largest group 24% (18) have used e-banking for 4-5 years. Only 17.3% (13) of respondents, said they had used e-banking for more than five years. There are 18.67% (14) respondents who have used e-banking for no more than a year. Results from analysis for the year of experience distribution of respondents' show mean value is 2.40. Mode is 2 and standard deviation is 0.86.

4.2 Reliability Test

The internal reliability of items examined in this study was assessed using Cronbach's alpha reliability testing. All variables were tested for their reliability.

Cronbach's Alpha Value Measurement:

It is reported Cronbach's Alpha values which are greater than value 0.5 is regarded as acceptable (Zikmund, 2000).

4.2.1 Reliability of the Dimension "Reliability"

Cronbach's Alpha	No of Items
0.825	5

Source: Researcher (2022)

Table 4.7 - Reliability of the Reliability

According to measurement above, reliability of the reliability dimension is acceptable with a Cronbach's Alpha value of 0.825.

4.2.2 Reliability of the Dimension "Responsiveness"

Cronbach's Alpha	No of Items
0.815	4

Source: Researcher (2022)

Table 4.8 - Reliability of the Responsiveness

According to measurement above, reliability of the responsiveness dimension is acceptable with a Cronbach's Alpha value of 0.815.

4.2.3 Reliability of the Dimension “Assurance”

Cronbach's Alpha	No of Items
0.779	5

Source: Researcher (2022)

Table 4.9 - Reliability of the Assurance

According to measurement above, reliability of the assurance dimension is acceptable with a Cronbach's Alpha value of 0.779.

4.2.4 Reliability of the Dimension “Tangibility”

Cronbach's Alpha	No of Items
0.798	5

Source: Researcher (2022)

Table 4.10 - Reliability of the Tangibility

According to measurement above, reliability of the tangibility dimension is acceptable with a Cronbach's Alpha value of 0.798.

4.2.5 Reliability of the Dimension “Empathy”

Cronbach's Alpha	No of Items
0.784	4

Source: Researcher (2022)

Table 4.11 - Reliability of the Empathy

According to measurement above, reliability of the empathy dimension is acceptable with a Cronbach's Alpha value of 0.784.

4.2.6 Reliability of the Dimension “Customer Satisfaction”

Cronbach's Alpha	No of Items
0.803	6

Source: Researcher (2022)

Table 4.12 - Reliability of the Customer Satisfaction

A Cronbach Alpha value is found as 0.803 and so according to above measurement, reliability of the customer satisfaction is acceptable.

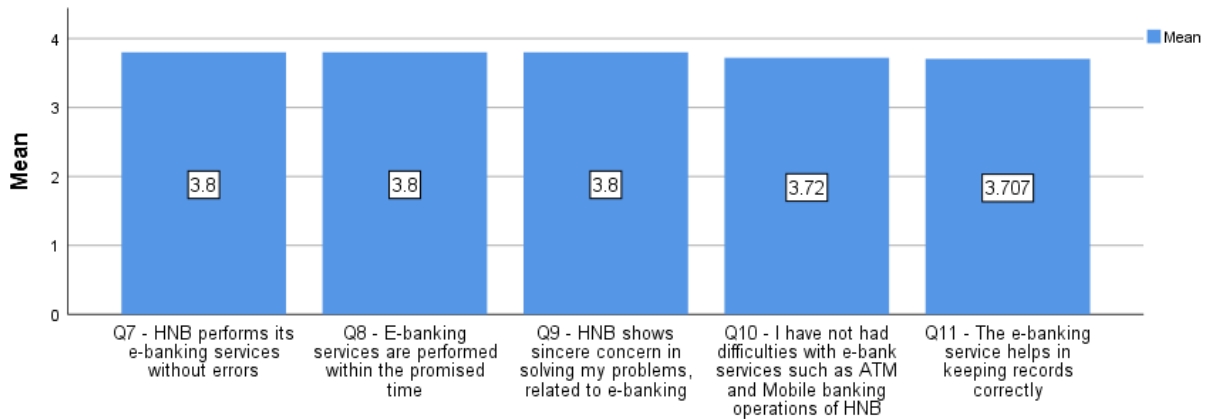
4.3 Frequency Analysis for Dimensions of Independent Variable

Statistics										
	Q7		Q8		Q9		Q10		Q11	
Mean	3.80		3.80		3.80		3.72		3.71	
Median	4.00		4.00		4.00		4.00		4.00	
Mode	4		4		4		4		4	
Std. Deviation	0.593		0.593		0.593		0.534		0.514	
Frequency and Percentage										
	Q7		Q8		Q9		Q10		Q11	
	F	%	F	%	F	%	F	%	F	%
Strongly Disagree	-	-	-	-	-	-	-	-	-	-
Disagree	1	1.3	1	1.3	1	1.3	-	-	-	-
Neutral	19	25.3	19	25.3	19	25.3	24	32.0	24	32.0
Agree	49	65.3	49	65.3	49	65.3	48	64.0	49	65.3
Strongly Agree	6	8.0	6	8.0	6	8.0	3	4.0	2	2.7
	75	100.0	75	100.0	75	100.0	75	100.0	75	100.0
Overall mean value: 3.7653										

4.3.1 Reliability

Source: Researcher (2022)

Table 4.13 - Frequency Analysis of Reliability



Source: Researcher (2022)

Figure 4.7 - Frequency Analysis of Reliability

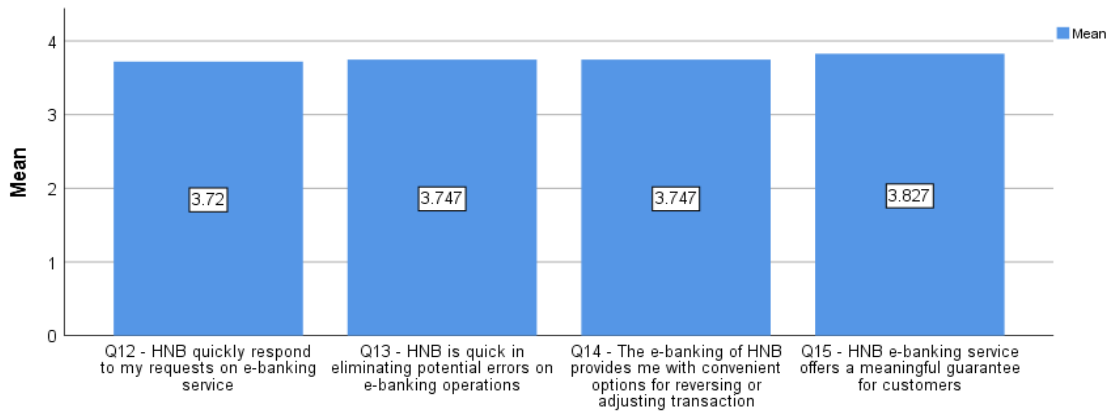
Mean scores for reliability attributes of customer satisfaction have been displayed in values ranging from 3.71 to 3.80. Considering five statements there are three highest equal positive mean scores for Q7, Q8, Q9 (3.80) with standard deviation (SD=0.593), followed by Q10 (3.72; SD=0.534) and Q11 (3.71; SD=0.514) in ascending order. Mode for all five statements is 4. As a percentage 73.3% (55) of total population either agreed or strongly agreed with statements Q7, Q8, Q9 while 68% (51) of respondents either agreed or strongly agreed with statements Q10 and Q11. Only Q7, Q8 and Q9 has obtained single disagree respondents; that is 1.3% while 32% (24) were neutral over Q10 and Q11 and 25.3% (19) were neutral over Q7, Q8 and Q9 statements.

4.3.2 Responsiveness and Customer Satisfaction

Statistics								
	Q12		Q13		Q14		Q15	
Mean	3.72		3.75		3.75		3.83	
Median	4.00		4.00		4.00		4.00	
Mode	4		4		4		4	
Std. Deviation	0.648		0.572		0.617		0.623	
Frequency and Percentage								
	Q12		Q13		Q14		Q15	
	F	%	F	%	F	%	F	%
Strongly Disagree	-	-	-	-	-	-	-	-
Disagree	-	-	1	1.3	1	1.3	-	-
Neutral	29	38.7	21	28.0	23	30.7	22	29.3
Agree	38	50.7	49	65.3	45	60.0	44	58.7
Strongly Agree	8	10.7	4	5.3	6	8.0	9	12.0
	75	100.0	75	100.0	75	100.0	75	100.0
Overall mean value: 3.7600								

Source: Researcher (2022)

Table 4.14 - Frequency Analysis of Responsiveness



Source: Researcher (2022)

Figure 4.8 - Frequency Analysis of Responsiveness

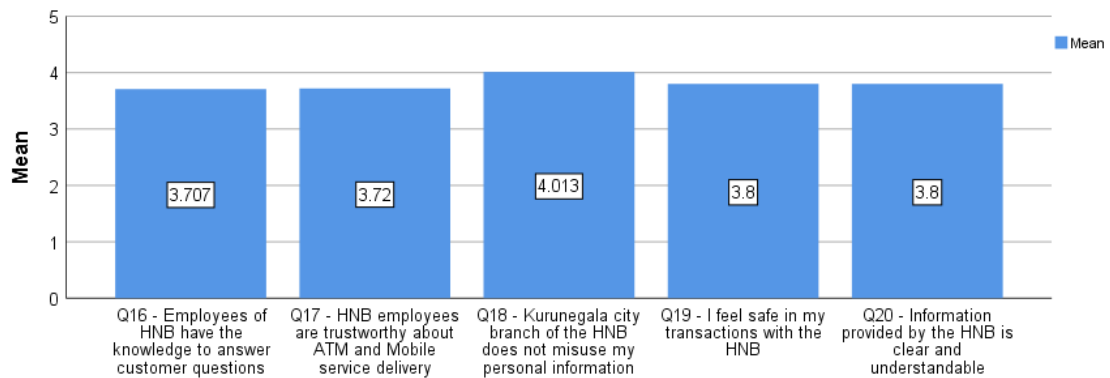
Mean scores for responsiveness attributes of customer satisfaction have been displayed in values ranging from 3.72 to 3.83. Considering four statements highest mean value 3.83 is for Q15 with standard deviation 0.623 followed by Q13 (3.75; SD=0.572), Q14 (3.75; SD=0.617) and Q12 (3.72; SD=0.648) in ascending order. Mode for all four statements is 4. As a percentage, highest 70.7% (53) of total population either agreed or strongly agreed with Q15 while 70.6% (53), 68% (51), 61.4% (46) of respondents strongly agreed or agreed respectively with statements Q13, Q14 and Q12. Only Q13 and Q14 has obtained 1 disagree respondents; that is 1.3% while 38.7% (29) were neutral over Q12 while 30.7% (23), 29.3% (22) and 28% (21) were neutral respectively over Q14, Q15 and Q13 statements.

4.3.3 Assurance and Customer Satisfaction

Statistics											
	Q16		Q17		Q18		Q19		Q20		
Mean	3.71		3.72		4.01		3.80		3.80		
Median	4.00		4.00		4.00		4.00		4.00		
Mode	4		4		4		4		4		
Std. Deviation	0.514		0.534		0.385		0.593		0.593		
Frequency and Percentage											
	Q16		Q17		Q18		Q19		Q20		
	F	%	F	%	F	%	F	%	F	%	
Strongly Disagree	-	-	-	-	-	-	-	-	-	-	
Disagree	-	-	-	-	-	-	1	1.3	1	1.3	
Neutral	24	32.0	24	32.0	5	6.7	19	25.3	19	25.3	
Agree	49	65.3	48	64.0	64	85.3	49	65.3	49	65.3	
Strongly Agree	2	2.7	3	4.0	6	8.0	6	8.0	6	8.0	
	75	100.0	75	100.0	75	100.0	75	100.0	75	100.0	
Overall mean value: 3.8080											

Source: Researcher (2022)

Table 4.15 - Frequency Analysis of Assurance



Source: Researcher (2022)

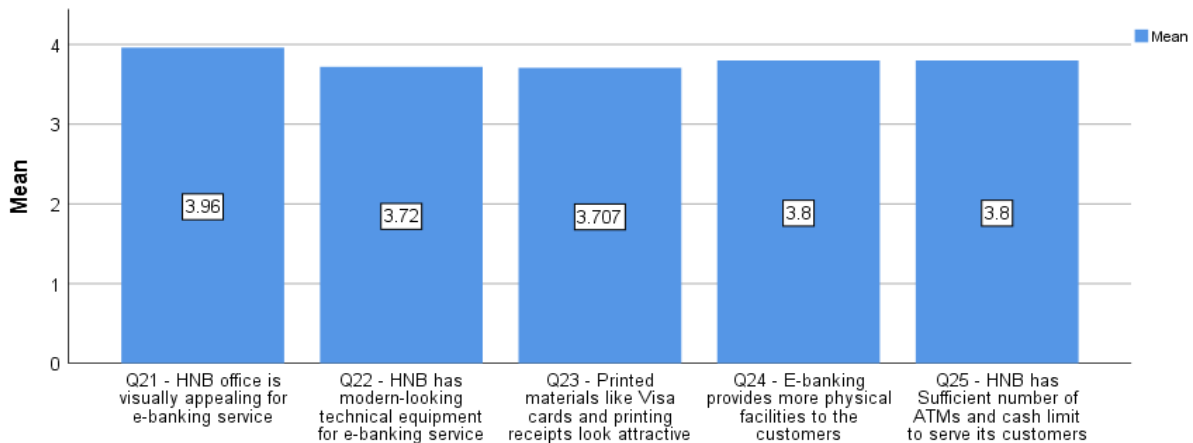
Figure 4.9 - Frequency Analysis of Assurance

Mean scores assurance attributes of customer satisfaction have been displayed in values ranging from 3.71 to 4.01. Considering five statements highest mean value 4.01 is for Q18 with standard deviation 0.385 followed by equally Q19 and Q20 (3.80; SD=0.593), Q17 (3.72; SD=0.534) and Q16 (3.71; SD=0.514) in ascending order. Mode for all five statements is 4. As a percentage, highest 93.3% (70) of total population either agreed or strongly agreed with Q18 while 73.3% (55) equally for Q19 and Q20 and 68% (51) equally under Q16 and Q17 were either strongly agreed or agreed. Only Q19 and Q20 has obtained 1 disagree respondents; that is 1.3% while 32% (24) were neutral equally over Q16 and Q17, 25.3% (19) were neutral equally over Q19 and Q20 and Q18 indicates 6.7% (5) neutral respondents.

4.3.4 Tangibility

Statistics										
	Q21		Q22		Q23		Q24		Q25	
Mean	3.96		3.72		3.71		3.80		3.80	
Median	4.00		4.00		4.00		4.00		4.00	
Mode	4		4		4		4		4	
Std. Deviation	0.478		0.534		0.514		0.593		0.593	
Frequency and Percentage										
	Q21		Q22		Q23		Q24		Q25	
	F	%	F	%	F	%	F	%	F	%
Strongly Disagree	-	-	-	-	-	-	-	-	-	-
Disagree	-	-	-	-	-	-	1	1.3	1	1.3
Neutral	10	13.3	24	32.0	24	32.0	19	25.3	19	25.3
Agree	58	77.3	48	64.0	49	65.3	49	65.3	49	65.3
Strongly Agree	7	9.3	3	4.0	2	2.7	6	8.0	6	8.0
	75	100.0	75	100.0	75	100.0	75	100.0	75	100.0
Overall mean value: 3.7973										

Source: Researcher (2022)
Table 4.16 - Frequency Analysis of Tangibility



Source: Researcher (2022)
Figure 4.10 - Frequency Analysis of Tangibility

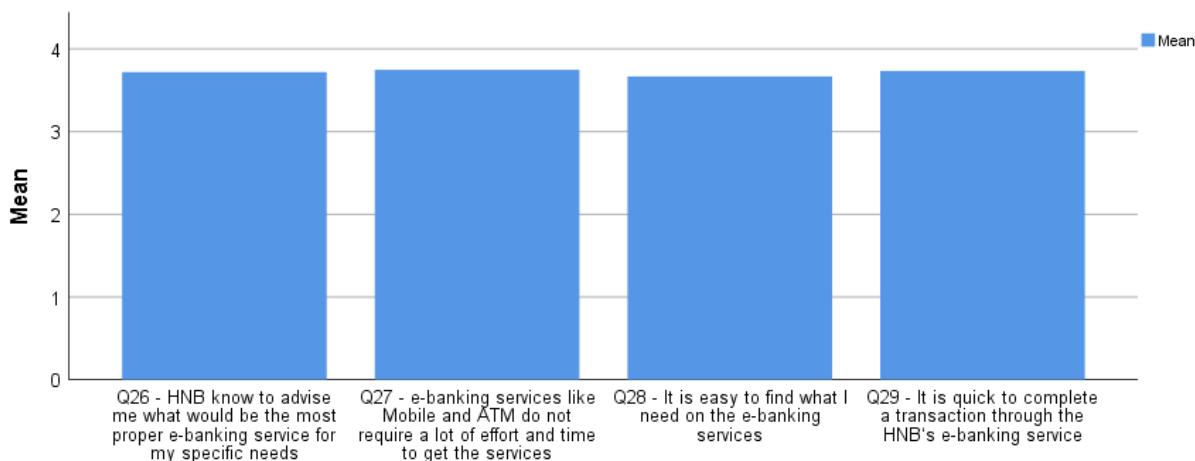
Mean scores tangibility attributes of customer satisfaction have been displayed in values ranging from 3.71 to 3.96. Considering five statements highest mean value 3.96 is for Q21 with standard deviation 0.478 followed by Q24 and Q25 (3.80; SD=0.593), Q22 (3.72; SD=0.534) and Q23 (3.71; SD=0.514) in ascending order. Mode for all five statements is 4. As a percentage, highest 86.6% (65) of total population either agreed or strongly agreed with Q21 while 73.3% (55) equally for Q24 and Q25 and 68% (51) equally under Q22 and Q23 were either strongly agreed or agreed. Only Q24 and Q25 has obtained 1 disagree respondents; that is 1.3% while 32% (24) were neutral equally over Q22 and Q23, 25.3% (19) were neutral equally over Q24 and Q25 and Q21 indicates 13.3% (10) neutral respondents.

4.3.5 Empathy and Customer Satisfaction

Statistics								
	Q26		Q27		Q28		Q29	
Mean	3.72		3.75		3.67		3.73	
Median	4.00		4.00		4.00		4.00	
Mode	4		4		4		4	
Std. Deviation	0.583		0.548		0.600		0.553	
Frequency and Percentage								
	Q26		Q27		Q28		Q29	
	F	%	F	%	F	%	F	%
Strongly Disagree	-	-	-	-	-	-	-	-
Disagree	1	1.3	-	-	-	-	1	1.3
Neutral	23	30.7	23	30.7	30	40.0	21	28.0
Agree	47	62.7	48	64.0	40	53.3	50	66.7
Strongly Agree	4	5.3	4	5.3	5	6.7	3	4.0
	75	100.0	75	100.0	75	100.0	75	100.0
Overall mean value: 3.7167								

Source: Researcher (2022)

Table 4.17 - Frequency Analysis of Empathy



Source: Researcher (2022)

Figure 4.11 - Frequency Analysis of Empathy

Mean scores empathy attributes of customer satisfaction have been displayed in values ranging from 3.67 to 3.75. Considering four statements highest mean value 3.75 is for Q7 with standard deviation 0.548 followed by Q29 (3.73; SD=0.553), Q26 (3.72; SD=0.583) and Q28 (3.67; SD=0.600) in ascending order. Mode for all four statements is 4. As a percentage, highest 70.7% (53) of total population either agreed or strongly agreed with Q29 while 69.3% (52), 68% (51), 60% (45) of respondents strongly agreed and agreed respectively with statements Q27, Q26 and Q28. Only Q26 and Q29 has obtained 1 disagree respondents; that is 1.3% while 40% (30) were neutral over Q28 while Q26 and Q27 neutral equally by 30.7% (23) and Q29 indicates 28% (21) neutral respondents.

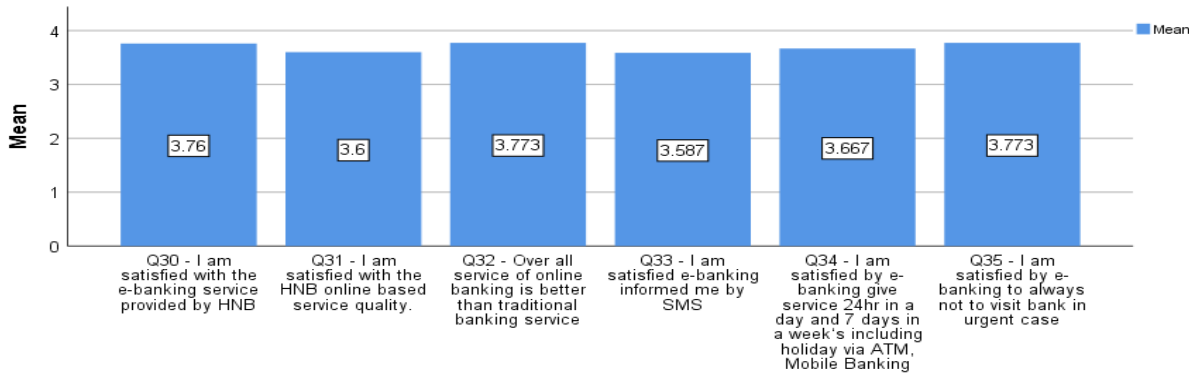
4.3.6 Customer Satisfaction

Statistics												
	Q30		Q31		Q32		Q33		Q34		Q35	
Mean	3.76		3.60		3.77		3.59		3.67		3.77	
Median	4.00		4.00		4.00		4.00		4.00		4.00	
Mode	4		4		4		4		4		4	
Std. Deviation	0.541		0.593		0.606		0.617		0.528		0.583	
Frequency and Percentage												
	Q30		Q31		Q32		Q33		Q34		Q35	
	F	%	F	%	F	%	F	%	F	%	F	%
Strongly Disagree	-	-	-	-	-	-	-	-	-	-	-	-

Disagree	-	-	1	1.3	1	1.3	1	1.3	-	-	1	1.3
Neutral	22	29.3	31	41.3	21	28.0	33	44.0	27	36.0	20	26.7
Agree	49	65.3	40	53.3	47	62.7	37	49.3	46	61.3	49	65.3
Strongly Agree	4	5.3	3	4.0	6	8.0	4	5.3	2	2.7	5	6.7
	75	100.0	75	100.0	75	100.0	75	100.0	75	100.0	75	100.0

Source: Researcher (2022)

Table 4.18 - Frequency Analysis of Customer Satisfaction



Source: Researcher (2022)

Figure 4.12 - Frequency Analysis of Customer Satisfaction

Mean scores of customer satisfaction have been displayed in values ranging from 3.59 to 3.77. Considering six statements there are two equal highest positive mean scores 3.77 for Q32 and Q35 with standard deviation 0.606 and 0.583 respectively, followed by Q30 (3.76; SD=0.541), Q34 (3.67; SD=0.583), Q31 (3.60; SD=0.593) and Q33 (3.59; SD=0.617) in ascending order. Mode for all six statements is 4. As a percentage 72% (44) of total population either agreed or strongly agreed with statements Q35 while 70.7% (53), 70.6% (53), 64% (48), 57.3% (43) and 54.6% (41) of respondents were strongly agreed and agreed respectively with statements Q32, Q30, Q34, Q31 and Q33. Only Q31, Q32, Q33 and Q35 has obtained 1 disagree respondents; that is 1.3% while 44% (33) were neutral over Q33 and followed by Q31 (41.3%; 31), Q34 (36%; 27), Q30 (29.3%; 22), Q32 (28%; 21) and Q33 (26.7%; 20) in ascending order.

4.4 Correlation Analysis

Calculating relationship between two variables numerically is called correlation. Potential correlations range from +1 to -1. There is no relationship between variables, as indicated by a 0 correlation. A correlation of -1 denotes a perfect negative correlation, which helps to explain why when one measure rises, another decreases. When two variables have a perfect positive correlation (correlation of +1), both are moving in same direction. In order to measure correlations between variables, Pearson Correlation coefficients were used out of variety of correlation analysis techniques.

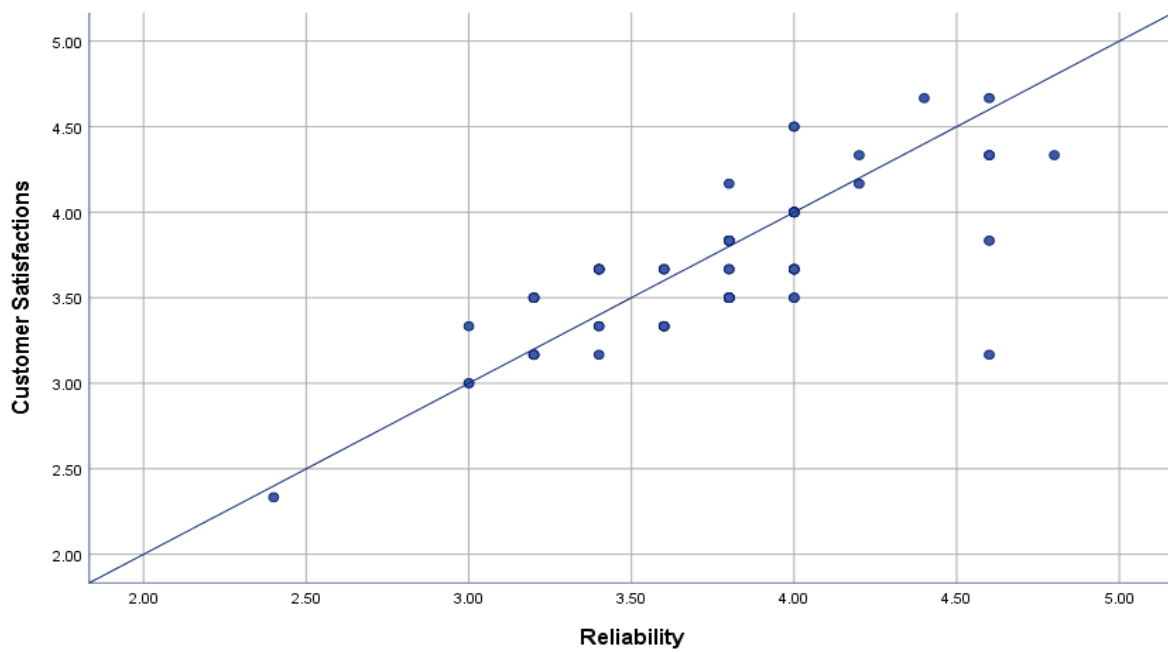
4.4.1 Reliability and Customer Satisfaction

		Reliability	Customer Satisfaction
Reliability	Pearson Correlation	1	0.757**
	Sig. (2-tailed)		0.000
	N	75	75
Customer Satisfaction	Pearson Correlation	0.757**	1
	Sig. (2-tailed)	0.000	
	N	75	75

** . Correlation is significant at 0.01 level (2-tailed).

Source: Researcher (2022)

Table 4.19 - Results of correlation between Reliability and Customer Satisfaction



Source: Researcher (2022)

Figure 4.13 - Reliability and Customer Satisfaction scatter diagram

According to Table 4.19, Pearson correlation coefficients suggest that there is positive relationship between reliability and customer satisfaction. Correlation value in relation with this dimension is indicated as 0.757 at 1% significant level. These results show strong positive relationship between reliability and customer satisfaction.

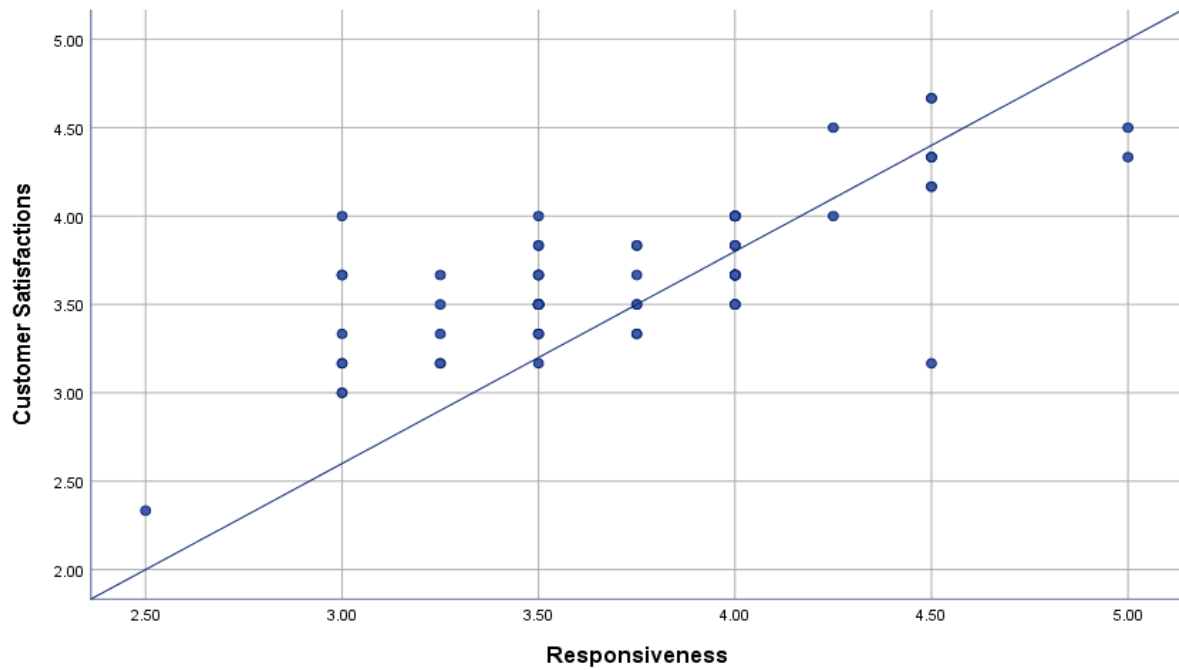
4.4.2 Responsiveness and Customer Satisfaction

		Responsiveness	Customer Satisfaction
Responsiveness	Pearson Correlation	1	0.753**
	Sig. (2-tailed)		0.000
	N	75	75
Customer Satisfaction	Pearson Correlation	0.753**	1
	Sig. (2-tailed)	0.000	
	N	75	75

** . Correlation is significant at 0.01 level (2-tailed).

Source: Researcher (2022)

Table 4.20 - Results of correlation between Responsiveness and Customer Satisfaction



Source: Researcher (2022)

Figure 4.14 - Responsiveness and Customer Satisfaction scatter diagram

According to Table 4.20, Pearson correlation coefficients suggest that there is positive relationship between responsiveness and customer satisfaction. Correlation value in relation with this dimension is indicated as 0.753 at 1% significant level. These results show strong positive relationship between responsiveness and customer satisfaction.

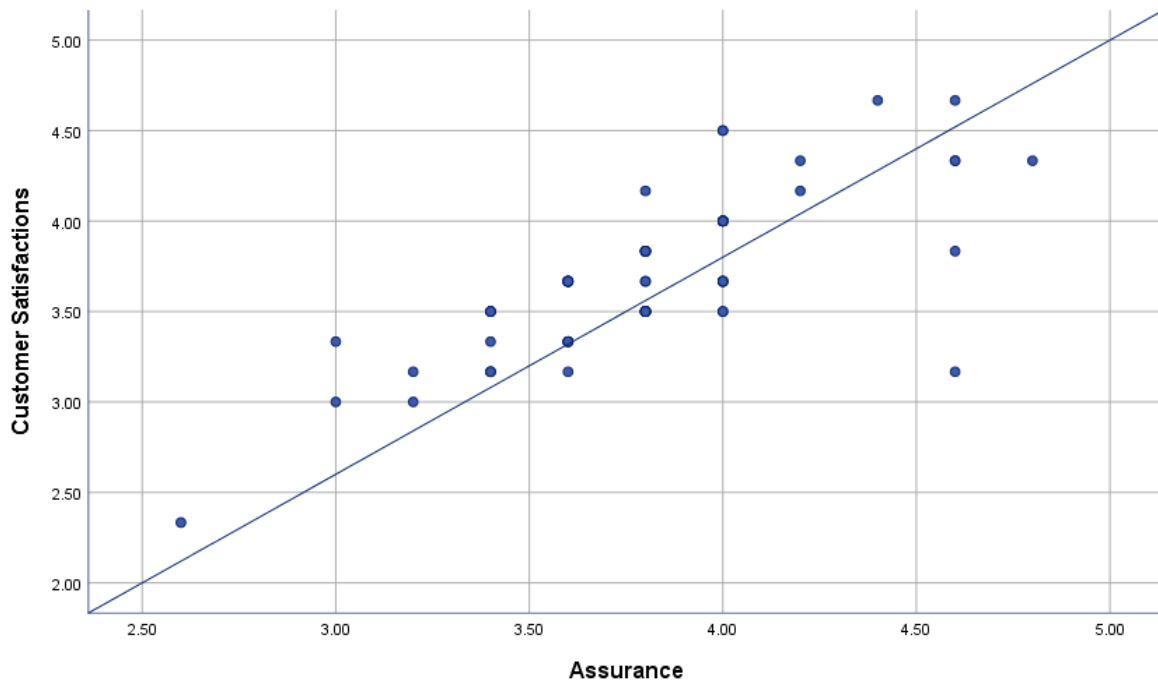
4.4.3 Assurance and Customer Satisfaction

		Assurance	Customer Satisfaction
Assurance	Pearson Correlation	1	0.761**
	Sig. (2-tailed)		0.000
	N	75	75
Customer Satisfaction	Pearson Correlation	0.761**	1
	Sig. (2-tailed)	0.000	
	N	75	75

** . Correlation is significant at 0.01 level (2-tailed).

Source: Researcher (2022)

Table 4.21 - Results of correlation between Assurance and Customer Satisfaction



Source: Researcher (2022)

Figure 4.15 - Assurance and Customer Satisfaction scatter diagram

According to Table 4.21, Pearson correlation coefficients suggest that there is positive relationship between assurance and customer satisfaction. Correlation value in relation with this dimension is indicated as 0.761 at 1% significant level. These results show strong positive relationship between assurance and customer satisfaction.

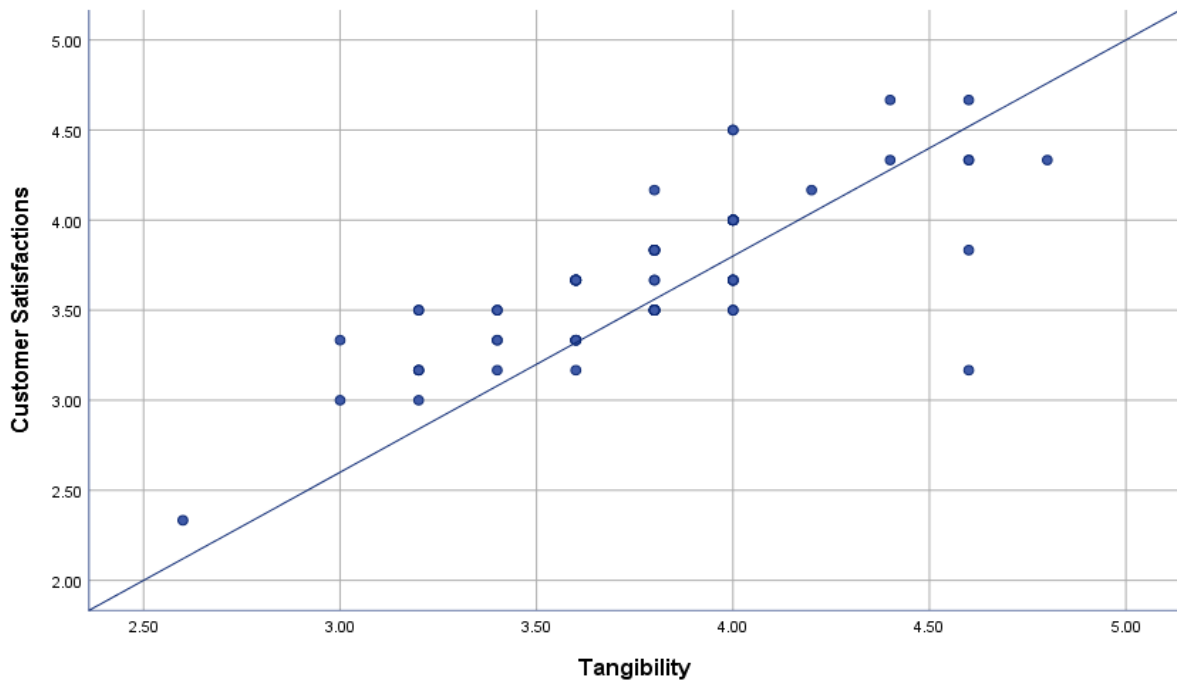
4.4.4 Tangibility and Customer Satisfaction

		Tangibility	Customer Satisfaction
Tangibility	Pearson Correlation	1	0.764**
	Sig. (2-tailed)		0.000
	N	75	75
Customer Satisfaction	Pearson Correlation	0.764**	1
	Sig. (2-tailed)	0.000	
	N	75	75

** . Correlation is significant at 0.01 level (2-tailed).

Source: Researcher (2022)

Table 4.22 - Results of correlation between Tangibility and Customer Satisfaction



Source: Researcher (2022)

Figure 4.16 - Tangibility and Customer Satisfaction scatter diagram

According to Table 4.22, Pearson correlation coefficients suggest that there is positive relationship between tangibility and customer satisfaction. Correlation value in relation with this dimension is indicated as 0.764 at 1% significant level. These results show strong positive relationship between tangibility and customer satisfaction.

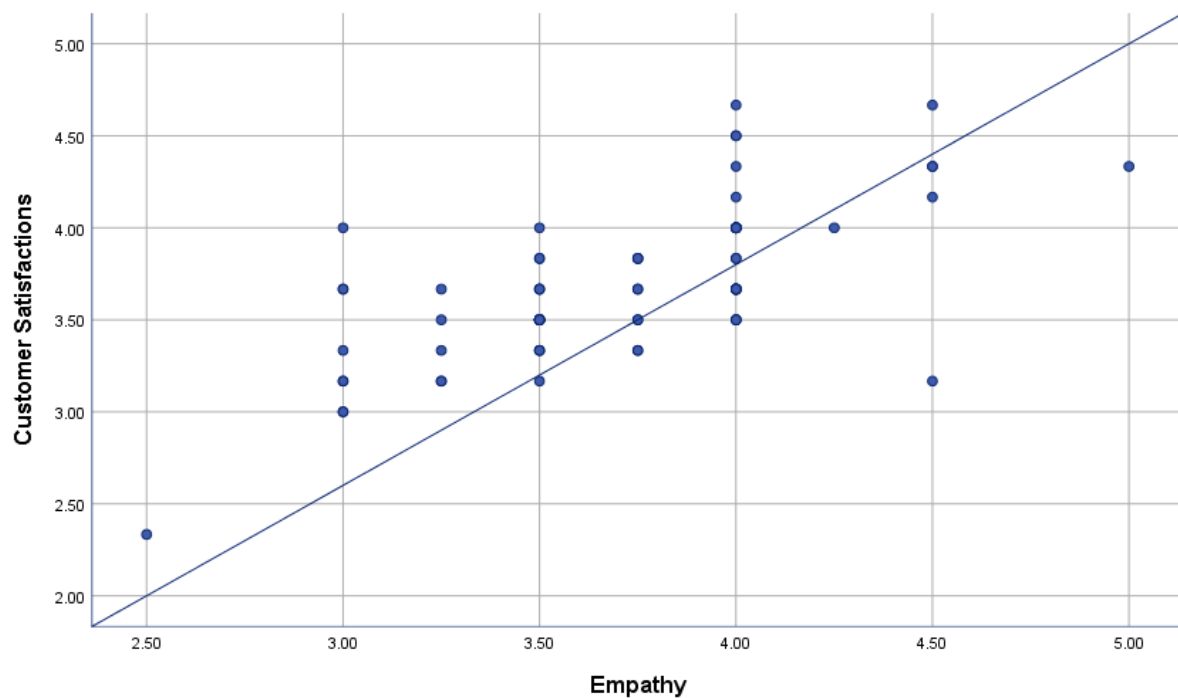
4.4.5 Empathy and Customer Satisfaction

		Empathy	Customer Satisfaction
Empathy	Pearson Correlation	1	0.682**
	Sig. (2-tailed)		0.000
	N	75	75
Customer Satisfaction	Pearson Correlation	0.682**	1
	Sig. (2-tailed)	0.000	
	N	75	75

** . Correlation is significant at 0.01 level (2-tailed).

Source: Researcher (2022)

Table 4.23 - Results of correlation between Empathy and Customer Satisfaction



Source: Researcher (2022)

Figure 4.17 - Empathy and Customer Satisfaction scatter diagram

According to Table 4.23, Pearson correlation coefficients suggest that there is positive relationship between empathy and customer satisfaction. Correlation value in relation with this dimension is indicated as 0.682 at 1% significant level. These results show moderate positive relationship between empathy and customer satisfaction.

4.5 Regression Analysis

Relationship between two or more independent variables and one dependent variable is examined using regression analysis method. Purpose of this analysis is to investigate the impact of five dimensions of E-Banking service quality on customer satisfaction in HNB - Kurunegala City.

4.5.1 Impact of Reliability and Customer Satisfaction

Measurement	Value
R	0.757
Adjusted R Square	0.568
p-value	0.000 ^b
F	98.235
B-Constant	0.993
b-Value	0.717

Source: Researcher (2022)

Table 4.24 - Regression summary for Reliability and Customer Satisfaction

According to table 4.24, a coefficient of determination that indicates actual variation in dependent variable as a result of changes in independent variable, has adjusted R square value of 0.568; indicates 56.8% variation in customer satisfaction due to changes in e-banking service quality explained by reliability.

F-value of 98.235 in ANOVA table (Appendix 02) shows that reliability significantly contributes to variation in dependent variable. Table 4.24 demonstrates that p-value is less than 0.01%, indicating that dependent and independent variables significantly correlate.

Coefficients table (Appendix 02) supports to develop simple regression model as given below.

$$(CS) = 0.993 + 0.717 \text{ Reliability}$$

Beta coefficients (β) for product are given as 0.757. This figure is very much close to +1 and it shows that there is strong positive impact between reliability and customer satisfaction.

4.5.2 Impact of Responsiveness and Customer Satisfaction

Measurement	Value
R	0.753
Adjusted R Square	0.561
p-value	0.000
F	95.598
B-Constant	1.337
b-Value	0.627

Source: Researcher (2022)

Table 4.25 - Regression summary for Responsiveness and Customer Satisfaction

According to table 4.25, a coefficient of determination that indicates actual variation in dependent variable as a result of changes in independent variable, has adjusted R square value of 0.561; indicates 56.1% variation in customer satisfaction due to changes in e-banking service quality explained by responsiveness.

F-value of 98.598 in ANOVA table (Appendix 03) shows that responsiveness significantly contributes to variation in the dependent variable. Table 4.25 demonstrates that p-value is less than 0.01%, indicating that dependent and independent variables significantly correlate.

Coefficients table (Appendix 03) supports to develop simple regression model as given below.

$$(CS) = 1.337 + 0.627 \text{ Responsiveness}$$

Beta coefficients (β) for product are given as 0.753. This figure is very much close to +1 and it shows that there is a strong positive impact between responsiveness and customer satisfaction.

4.5.3 Impact of Assurance and Customer Satisfaction

Measurement	Value
R	0.761
Adjusted R Square	0.573
p-value	0.000
F	100.178
B-Constant	0.605
b-Value	0.811

Source: Researcher (2022)

Table 4.26 - Regression summary for Assurance and Customer Satisfaction

According to table 4.26, a coefficient of determination that indicates actual variation in dependent variable as a result of changes in independent variable, has adjusted R square value of 0.573; indicates 57.3% variation in customer satisfaction due to changes in e-banking service quality explained by assurance.

F-value of 100.178 in ANOVA table (Appendix 04) shows that assurance significantly contributes to variation in the dependent variable. Table 4.26 demonstrates that p-value is less than 0.01%, indicating that dependent and independent variables significantly correlate.

Coefficients table (Appendix 04) supports to develop simple regression model as given below.

$$(CS) = 0.605 + 0.811 \text{ Assurance}$$

Beta coefficients (β) for product are given as 0.761. This figure is very much close to +1 and it shows that there is a strong positive impact between assurance and customer satisfaction.

4.5.4 Impact of Tangibility and Customer Satisfaction

Measurement	Value
R	0.764
Adjusted R Square	0.578
p-value	0.000
F	102.404
B-Constant	0.746
b-Value	0.776

Source: Researcher (2022)

Table 4.27 - Regression summary for Tangibility and Customer Satisfaction

According to table 4.27, a coefficient of determination that indicates actual variation in dependent variable as a result of changes in independent variable, has adjusted R square value of 0.578; indicates 57.8% variation in customer satisfaction due to changes in e-banking service quality explained by tangibility.

F-value of 102.404 in ANOVA table (Appendix 05) shows that tangibility significantly contributes to the variation in the dependent variable. Table 4.27 demonstrates that p-value is less than 0.01%, indicating that dependent and independent variables significantly correlate.

Coefficients table (Appendix 05) supports to develop simple regression model as given below.

$$(CS) = 0.746 + 0.776 \text{ Tangibility}$$

Beta coefficients (β) for product are given as 0.764. This figure is very much close to +1 and it shows that there is a strong positive impact between Tangibility and customer satisfaction.

4.5.5 Impact of Empathy and Customer Satisfaction

Measurement	Value
R	0.682
Adjusted R Square	0.458
p-value	0.000
F	63.434
B-Constant	1.354
b-Value	0.630

Source: Researcher (2022)

Table 4.28 - Regression summary for Empathy and Customer Satisfaction

According to table 4.28, a coefficient of determination that indicates actual variation in dependent variable as a result of changes in independent variable, has adjusted R square value of 0.458; indicates 45.8% variation in customer satisfaction due to changes in e-banking service quality explained by empathy.

F-value of 63.434 in ANOVA table (Appendix 06) shows that empathy significantly contributes to variation in the dependent variable. Table 4.28 demonstrates that p-value is less than 0.01%, indicating that dependent and independent variables significantly correlate.

Coefficients table (Appendix 06) supports to develop simple regression model as given below.

$$(CS) = 1.354 + 0.630 \text{ Empathy}$$

Beta coefficients (β) for product are given as 0.682. This figure is close to +1 and it shows there is moderate positive impact between empathy and customer satisfaction.

4.6 Hypothesis Validation

Customer satisfaction is the dependent variable in this study, while independent variables are quality of e-banking services. Following research hypotheses are tested in this study.

4.6.1 Hypothesis 01

H1₁: There is an impact of e-banking service quality reliability on customer satisfaction.

H1₀: There is no impact of e-banking service quality reliability on customer satisfaction.

A moderately positive relationship between reliability and customer satisfaction can be seen in correlation analysis coefficient of 0.757, which is significant at level 1% ($p=0.000 < \alpha=0.01$). Additionally, regression analysis shows a beta coefficient of (B= 0.757) with a significant value of 0.000 ($p=0.000 < \alpha=0.01$), demonstrating a positive impact on reliability service quality of e-banking on customer satisfaction. . Therefore, there is enough statistical evidence to reject H1₀ and accept H1₁.

4.6.2 Hypothesis 02

H2₁: There is an impact of e-banking service quality responsiveness on customer satisfaction.

H2₀: There is no impact of e-banking service quality responsiveness on customer satisfaction.

A moderately positive relationship between responsiveness and customer satisfaction can be seen in correlation analysis coefficient of 0.753, which is significant at level 1% ($p=0.000 < \alpha=0.01$). Additionally, regression analysis shows a beta coefficient of (B= 0.753) with a significant value of 0.000 ($p=0.000 < \alpha=0.01$), demonstrating a positive impact on responsiveness service quality of e-banking on customer satisfaction. Therefore, there is enough statistical evidence to reject H2₀ and accept H2₁.

4.6.3 Hypothesis 03

H3₁: There is an impact of e-banking service quality assurance on customer satisfaction.

H3₀: There is no impact of e-banking service quality assurance on customer satisfaction.

A moderately positive relationship between assurance and customer satisfaction can be seen in correlation analysis coefficient of 0.761, which is significant at level 1% ($p=0.000 < \alpha=0.01$). Additionally, regression analysis shows a beta coefficient of (B=

0.761) with a significant value of 0.000 ($p=0.000 < \alpha=0.01$), demonstrating a positive impact on assurance service quality of e-banking on customer satisfaction. Therefore, there is enough statistical evidence to reject $H3_0$ and accept $H3_1$.

4.6.4 Hypothesis 04

$H4_1$: There is an impact of e-banking service quality tangibility on customer satisfaction.

$H4_0$: There is no impact of e-banking service quality tangibility on customer satisfaction.

A moderately positive relationship between tangibility and customer satisfaction can be seen in correlation analysis coefficient of 0.764, which is significant at level 1% ($p=0.000 < \alpha=0.01$). Additionally, regression analysis shows a beta coefficient of ($B=0.764$) with a significant value of 0.000 ($p=0.000 < \alpha=0.01$), demonstrating a positive impact on tangibility service quality of e-banking on customer satisfaction. Therefore, there is enough statistical evidence to reject $H4_0$ and accept $H4_1$.

4.6.5 Hypothesis 05

$H5_1$: There is an impact of e-banking service quality empathy on customer satisfaction.

$H5_0$: There is no impact of e-banking service quality empathy on customer satisfaction.

A moderately positive relationship between empathy and customer satisfaction can be seen in correlation analysis coefficient of 0.682, which is significant at level 1% ($p=0.000 < \alpha=0.01$). Additionally, regression analysis shows a beta coefficient of ($B=0.682$) with a significant value of 0.000 ($p=0.000 < \alpha=0.01$), demonstrating a positive impact on empathy service quality of e-banking on customer satisfaction. Therefore, there is enough statistical evidence to reject $H5_0$ and accept $H5_1$.

6.0 -CONCLUSION AND RECOMMENDATIONS

6.1 Conclusions of the Study

The study is being done to find out how Sri Lanka's customers feel about their e-banking experience. According to findings of descriptive analysis, men used e-banking at a higher rate than women. The survey initially notes that younger generation primarily uses e-banking. This is because young people are already familiar with modern technology, especially how internet is used in financial sector. The study's age distribution also suggests that younger respondents were more likely to choose using e-banking than senior respondents, who were often out of touch with technology, notably e-services offered by HNB.

In addition to aforementioned, respondents' educational background affects product they choose offered by HNB. The results of survey indicated that respondents' degree of education had an effect on whether they used e-banking. Since customers needed to be literate in order to use e-services provided by their banks, literacy was a key factor. Since everyone involved in the study used e-banking services, their literacy had a substantial impact on how they used them. Below are conclusions of objectives.

6.1.1 Objective 01 - To investigate e-banking service quality impacts over customer satisfaction in Sri Lanka; particularly in HNB Kurunegala City

First objective is to investigate e-banking service quality impacts over customer satisfaction in Sri Lanka; particularly in HNB Kurunegala City. The state of e-banking service quality measured through dimensions of Reliability, Responsiveness, Assurance, Tangibility and Empathy and to examine impact of quality of e-banking service on customer satisfaction, a number of indicators were found under each dimension. The five service quality dimensions have a significant impact on customer satisfaction, and all of service quality criteria used from earlier studies are reliable attributes of e-banking service quality.

As a result of higher value of unstandardized beta coefficient in comparison to other dimensions, assurance and tangibility were found to be higher predictors of satisfaction level with delivery of e-banking services. According to results, all independent variables have an impact on customer satisfaction that is statistically significant at level of less than 0.01. Study further concludes that empathy of e-banking has relatively low impact on customer satisfaction. Study also concludes that, confidentiality, safety of transaction, clear information and courtesy of e-banking impact customer satisfaction to a great extent. It was clear that visually appealing e-banking services, materials and physical facility availability in e-banking had a good impact on customer satisfaction.

6.1.2 Objective 02 - To measure the overall customer satisfaction level about e-banking service quality

Second objective is to measure overall customer satisfaction level about e-banking service quality. Selected samples were asked questions based on e-banking service quality dimensions of Reliability, Responsiveness, Assurance, Tangibility, and Empathy in order to determine level of customer satisfaction. Customers of HNB Kurunegala City are satisfied with use of e-banking, as shown by mean and standard deviation derived for each dimension through descriptive analysis, which shows that all five variables have a high mean value. With regard to other four characteristics, assurance has highest mean and a greater impact on customer satisfaction. The study's sample population found that many HNB Kurunegala City customers use e-banking and are quite happy with services the bank offers.

The survey questionnaire enables researcher to conclude that HNB Kurunegala City customer embraces e-banking services. Further, not to visit bank in urgent case, customers' familiarity with e-banking and service's availability around-the-clock are more delicate variable that measure how satisfied they are with e-banking services.

6.1.3 Objective 03 - To identify which e-banking service quality dimension has the most influence on customer satisfaction.

The third objective is to identify which dimension of quality of e-banking service has greatest influence on customer satisfaction. It is found that there is a significant relationship between HNB Kurunegala City's customer satisfaction and quality of its e-banking services. Customer satisfaction in HNB Kurunegala City was influenced by all five dimensions, which are all shown to have a positive impact on it. Furthermore, it is evident that HNB Kurunegala City customers generally understand quality of an e-banking service by assurance and tangibility.

Customers see assurance as the most influential dimension in focusing more on customer satisfaction in e-banking. As a result, study concludes that higher service quality improvements boost customer satisfaction. Another conclusion that can be drawn is that if assurance concerns are soothed and customers feel secure using e-service, then other connected attributes will also be seen as positive aspects and will help banks draw in and keep a lot of customers.

6.2 Recommendations

Findings support banks in determining how customers truly view e-banking, as well as elements that may be used to enhance service's quality. This improves customer satisfaction while also lowering operating costs and boosting banks' profitability. It is also helpful to learn reasons why market as a whole is still hesitant to switch to electronic channels from the viewpoint of customers. Therefore, HNB management should put greater effort into strengthening these service-related dimensions. The study's findings offer better suggestions to bank's management on how to attract in more customers, while also giving important data to decision-makers who are designing electronic financial systems.

- **Reliability of Service Quality on Customer Satisfaction**

Customer satisfaction was thought to be most significantly influenced by reliability attribute. However, customers of HNB Kurunegala City were found comparatively lesser satisfied in terms of reliability. In order to maximize service availability and reliability as well as customer satisfaction, it is essential to establish an efficient and effective service delivery process, timely service, a simplified support and maintenance process, and having competent staff. They can make bank e-banking service platforms more straightforward, user-friendly, and convenient to use.

- **Responsiveness of Service Quality on Customer Satisfaction**

According to survey, responsiveness is a crucial element in determining level of service quality and customer satisfaction. The researcher recommends management to arrange employee training and development programme for customer service representatives to enhance commitment to assist customers, deliver fast service, and keep a good relationship with them when fulfilling their requests. This could be a reference to support customers receive when they lodge e-banking complaints. To optimize customer satisfaction, it is suggested that HNB concentrate on this determinant.

- **Assurance of Service Quality on Customer Satisfaction**

The findings demonstrate that assurance is a key component in determining service quality and customer satisfaction in banks. This demonstrates that management must enhance customer assurance to ensure that customers feel safe and secure during their stay, staff members are informed and skilled at providing background information, staff members should be occupationally skilled and lastly staffs should be courteous and polite. In order to achieve genuine benefits like electronic security, HNB should further encourage majority of eligible customers to adopt e-banking services. They should thus concentrate more on young and middle-aged individuals, as they appear to have necessary education to grasp information technology and a genuine desire to use within their busy lifestyles.

On the other side, society should be made less fearful of using e-banking services by educating customers how to benefit from ease in a straightforward way. A simpler form of e-banking with electronic security must be implemented by HNB to meet minimum mandatory standards for senior people' ease of use and convenience given present trend as number of seniors continues to grow daily. By holding seminars and workshops in future, bank may inform its customers on security measures and how to defend themselves against fraudsters.

- **Tangibility of Service Quality on Customer Satisfaction**

In order to lower costs and give customers the chance to keep their deposits in their banking system, reduce customer lines at branches and staff workloads, and increase customer convenience and loyalty through increased e-services, banks must be prepared to accommodate the establishment of a digital economy at the national level.

- **Empathy of Service Quality on Customer Satisfaction**

According to recent results, empathy is a key component of customer satisfaction at HNB. The management should put emphasis on ensuring that customers receive individualized service, that staff is aware of their customers' particular needs, and that they respond positively to customer feedback.

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