

**IMPACT OF MOBILE BANKING APPLICATIONS ON CUSTOMERS'
SATISFACTION FOR SELECTED COMMERCIAL BANKS IN THE
MANMUNAI NORTH DIVISION OF BATTICALOA DISTRICT**

BY

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ABSTRACT

Mobile banking applications would be an attractive way of providing banking services and it could contribute to the development of the nation through the promotion of better financial services. But, like in any emerging technology, there exist barriers to the adoption of mobile banking applications. The aim of the study is to measure the impact of using mobile banking applications on customers' satisfaction for selected commercial banks in the Manmunai North division of Batticaloa district.

The instrument for data collection was a five-point Likert scale type structured questionnaire. This study uses six dimensions as the independent variables such as reliability, security, ease of use, efficiency, responsiveness, and convenience, while customer satisfaction was taken as the dependent variable.

For this study, 290 customers have responded out of 300 samples from the Manmunai North division of Batticaloa district. Further, the researcher used convenience sampling methods to design the sample from selected commercial banks which are the People's Bank, Bank of Ceylon, Commercial Bank of Ceylon, Sampath Bank, and Hatton National Bank. The collected data analysis was done using Statistical Package for Social Sciences (SPSS) 22.0 version and correlation, simple and multiple regression analysis, were used to determine the significant relationship between independent and dependent variables.

The results showed that the overall independent variable and dimensions have a strong positive correlation while ease of use and efficiency has a medium positive correlation with customers' satisfaction. Overall dimensions of mobile banking applications have statistically significant impact on customers' satisfaction, while efficiency has an insignificant impact on customers' satisfaction for this study. The researcher recommended that the bank should give more time and effort to activate and develop mobile banking applications to do many different banking transactions in order to reach customers' satisfaction.

Keywords: Mobile Banking Applications, Reliability, Ease of Use, Efficiency, Responsiveness, Convenience, Customers' Satisfaction

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