

**USER SATISFACTION ON MOBILE BANKING APPLICATION:  
A COMPARATIVE ANALYSIS AMONG SERVICE PROVIDING  
BANKS IN THE POLONNARUWA DISTRICT**

By

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## ABSTRACT

Many banks in Sri Lanka are offering banking services through mobile banking applications. However, not many studies measure user satisfaction of mobile banking applications to help the bankers to design mobile app services, that are suitable for and adoptable by bank customers. This study measured the level of user satisfaction of mobile banking applications. Accordingly, the main aim of this study was to measure user satisfaction on mobile banking applications and to compare it with various banks' apps in the Polonnaruwa District.

A structured questionnaire was used as the method of data collection and selected 200 licensed commercial banks' customers (Bank of Ceylon, People's Bank, Commercial Bank, and Sampath Bank) in Polonnaruwa District as the sample of this study. The convenience sampling method used to make the sampling frame and the quantitative research approach was used for this study. Mainly researcher used frequency distribution, mean, and the standard deviation is used to determine the level of study. An independent sample t-test was used to test the hypothesis.

The result indicated that differences in the degree of customer satisfaction in mobile banking applications between private and state banks in the Polonnaruwa district. Accordingly, private bank users responded their satisfaction is at a high level and state bank users responded that their satisfaction is at a moderate level for content, accuracy, user interface design (Format), and timeliness. Also, state bank users responded that their satisfaction is at a high level and private bank users responded their satisfaction is at a moderate level for ease of use and safety. Accordingly, both sections must give high attention to improve poor services, and further should maintain services in a better position.

**Keywords:** Mobile Banking Application, User Satisfaction, Content, Accuracy, User interface Design (Format), Ease of use, Timeliness, Safety, State commercial banks, private commercial banks.

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