

**IMPACT OF ELECTRONIC BANKING SERVICES ON CUSTOMER
SATISFACTION IN NUWARA ELIYA**

By



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ABSTRACT

This study attempts to find out the Impact of Electronic Banking Services on Customer Satisfaction, where the Electronic Banking Services is the independent variable and its five dimensions Tangibility, Reliability, Responsiveness, Assurance and Empathy while the Customer Satisfaction is the dependent variable. 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. In accordance with literature review and findings, there are literature and empirical knowledge gaps regarding the Impacts of Electronic Banking Services on Customer Satisfaction. This study was conducted to fill these gaps with four objectives of the banks in Nuwara Eliya District. Based on literature review, the conceptual model of this was established and tested by collecting the data from 200 e-banking customers in Nuwara Eliya. Structured questionnaire was used to collect the data and univariate analysis (level) and bivariate analysis (correlation and regression) were used. This study found that there are high level of contribution by Electronic Banking Services, its dimensions for Customer Satisfaction and also there is a strong positive relationship between Electronic Banking Services and Customer Satisfaction. Results showed that Electronic Banking Services and its dimensions Tangibility, Reliability, Responsiveness, Assurance and Empathy 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.

Key words: *Electronic banking services, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer satisfaction*

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