

**A STUDY ON CUSTOMER SATISFACTION OF
ELECTRONIC CARD SYSTEM IN BANKING SECTOR IN
BATTICALOA DISTRICT, SPECIAL REFERENCE IN
MANMUNAI NORTH OF BATTICALOA**

RAJENDRAM THINESHKUMAR



**DEPARTMENT OF MANAGEMENT
FACULTY OF COMMERCE AND MANAGEMENT
EASTERN UNIVERSITY, SRI LANKA**

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Abstract

In today's competitive marketplace, customer satisfaction is becoming much more important for gaining sustainable competitive advantage. To competitive environment, customer satisfaction is crucial to long term profitability. Given the opportunity to choose, customers who needs or desires are not met will not continue to support the companies from whom they have been buying.

To meet these demands, businesses especially in the banking sector need to develop innovative ways of creating value which often require different enterprise architectures, different IT infrastructures and different way of thinking about doing business. E-banking can mean the provision of information about a bank and more sophisticated E-banking services provide customer access to accounts, the ability to move their money between different accounts, and making payments or applying for loans via E-Channels.

Electronic money got very close role in every customer's life. The customers get more advantages for this electronic money because, every bank having provided more facilities for the customers. Even though, every bank has been determined different aspects for getting this E-Money. In this juncture it is an attempt to study the customer satisfaction of electronic money in the banking sector focuses on (Commercial bank, Sampath bank, HNB and Peoples bank) Banks in Batticaloa.

In order to analyze about the customer satisfaction about the E-money six variables were considered which are product, price, promotion, place, post purchase behaviour and purpose. Structured questionnaire was used to collect the primary data .150 respondents were selected as sample by using the convenient sampling method.

When concerning the overall satisfaction of customers, it means how much the customers satisfied with the E- money in private banks in Batticaloa. The study found that, the overall customer satisfaction regarding the e-money in moderate level. All of the six variables were moderately influence on the customer satisfaction .Eventually this report recommends some remedial actions that help banks to improve customer satisfaction regarding on E- money.

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