CUSTOMER SATISFACTION ON SMART PHONE ONLINE BANKING APPLICATION

SPECIAL REFERENCE TO MATALE



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By

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ABSTRACT

This study attempts to find out the level of customer satisfaction on smart phone online banking application, where the smart phone online banking application is the independent variables, while customer satisfaction is the dependent variable.

The objectives of this study are to find out the level of customer satisfaction on the smartphone online banking application through perceived usefulness, perceived ease of use, perceived trust and perceived risk. And also to identify the difference among personal factors of respondents with perceived usefulness, perceived ease of use, perceived trust and perceived risk.

This study tested by collecting the data from 200 banking app users of selected banks in Matale. Structured questionnaire (Google Form) was used to collect the data and univariate analysis (level) and ANOVA and Independent Sample T test are used to get the relevant outcomes. The data were analyzed through with the help of a powerful statistical software SPSS 22.0.

Results showed that, perceived usefulness, perceived ease of use and perceived trust are in very high level though the perceived risk is in very low level, which depicts that the customer satisfaction on smart phone online banking application is in very high level. At the same time it shows that there is no significant difference between personal factors and Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Perceived Risk. But at some situation occupation and educational level have significant difference with Perceived Usefulness, Perceived Ease of Use, Perceived Trust and Perceived Risk,

Keywords: Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Perceived Risk, Customer Satisfaction

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