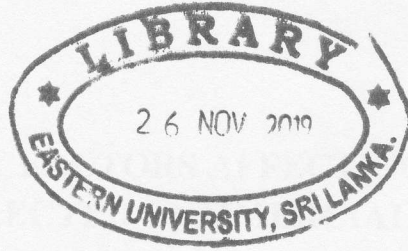


**EXAMINE THE KEY FACTORS AFFECTING E-SERVICE
QUALITY OF SELECTED COMMERCIAL BANKS IN
BATTICALOA**



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ABSTRACT

E-Service quality is the key determinant in differentiating service offering from the competitors and building competitive advantage and thus, e-service quality becomes as a crucial issue in modern banking sector. The main objective of this study is to examine the key factors affecting e-service quality of selected commercial banks in Batticaloa. Hence, this study examines the key factors of e-service quality as namely authentication and authorization, acceptability, security and accessibility, promotional service, competitive advantage, data integrity and ease of use. The study is mainly considering the primary data. The primary data were collected. 400 questionnaires were distributed to the e-banking customers of four selected commercial banks namely; Sampath bank, Commercial Bank, People's Bank, and Bank of Ceylon. 370 questionnaires were received and the data were analyzed by using SPSS 23 software. The finding of this study revealed that the factors authentication and authorization, security and accessibility, promotional service, competitive advantage, data integrity and ease of use as most important are highly determined the e-service quality of selected commercial banks. Meanwhile the factor acceptability is moderately determining the e-service quality. The study also revealed that there is no significant difference in the factors effecting e-service quality among demographic variables such as age, gender, educational qualification, occupation, married status, monthly income and status of usage.

Keywords: E-service quality, Customers and E-Banking services

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