

**A STUDY ON ONLINE SERVICE QUALITY OF INTERNET
BANKING AND ITS EFFECTS ON CUSTOMER SATISFACTION
IN HAMBANTOTA DISTRICT**

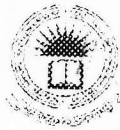


By

CHATHURIKA HETTIARACHCHI

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A Project Report

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ABSTRACT

In today's competitive marketplace, Information Technology is becoming much more important for gaining sustainable competitive advantage. That means it becomes more difficult for products and services to differentiate themselves from other offerings than ever before. 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.

Based on a detailed literature review, a frame of reference was developed. Five service quality dimensions were selected to be tested in the Internet Banking sector in order to explore the effects of Online Service Quality on Customer Satisfaction. Data presentation and analysis were done in accordance with the research questions and the frame of reference. In order to analyse about the Customer Satisfaction about the Internet Banking five dimensions were considered which are efficiency, reliability, responsiveness, fulfilment and privacy. Structured questionnaire was used to collect the primary data. 150 respondents were selected as sample by using the random sampling method. When concerning the overall perception of customers, it means how much the customers satisfied with the Internet Banking in commercial banks in Hambantota District.

The study found that, the overall Customer Satisfaction regarding the Internet Banking in high level. All of the five variables were significant and highly influence on the Customer Satisfaction. Based on the findings of the study, it is concluded that Service Quality of Internet Banking is good predictor of the Customer Satisfaction and there is a positive relationship between the Service Quality of Internet Banking and Customer Satisfaction. As well as all the dimensions of the Service Quality of Internet Banking are significant predictors of the Customer Satisfaction.

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