

# THE IMPACT OF E-BANKING SERVICE QUALITY ON E-CUSTOMER SATISFACTION AND E-CUSTOMER LOYALTY

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## Abstract

The majority of services are becoming more digital as a result of globalization. A financial service is the most significant and valued of them all. This study explores the impact of e-banking service quality on e-customer satisfaction and loyalty, focusing on undergraduates at the University of Ruhuna, Sri Lanka. The primary objective is to measure how key dimensions of e-banking service quality, reliability, responsiveness, security, ease of use, and access affect e-customer satisfaction and e-customer loyalty [1]. The significance of this study is that it helps bankers understand how these characteristics affect e-customer behavior to improve their e-service quality. There was use of a causal-comparative and descriptive study design. Data were collected from 179 undergraduates through self-administered questionnaires, selected using a convenience sampling technique. A multiple linear regression model examined the relationship between e-banking service quality dimensions and customer satisfaction. The SERVQUAL model guided the research to identify the key factors [2], and the SPSS software was the analytical software. The findings of this study illustrate that all key factors of e-banking service quality positively affect e-customer satisfaction, with reliability, security, and ease of use being the most influential. A strong positive correlation between customer satisfaction and loyalty was identified, indicating that satisfied customers are more likely to remain loyal. The study highlights that Sri Lankan undergraduates prioritize security and ease of use more than other demographic groups. The study concludes that enhancing e-banking service quality significantly improves customer satisfaction and loyalty. Future research could explore other demographic groups to extend the generalization of the findings.

**Keywords:** E-Banking Service, E-Customer Loyalty, E-Customer Satisfaction, E-Service Quality, University Students.

## References

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