



Factors Influencing Customer Satisfaction of Online Banking With Special Reference to Jaffna District

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ABSTRACT

The world is changing quickly; expansions in information technology have a massive impact on the banking industry, frequently generating additional convenient payment methods and user-friendly banking services. The environment has already understood the importance of innovation. Earlier, furthest banking businesses were carried out through face-to-face banking methods and as an outcome of operating manual banking transactions, customers and banks had to face various difficulties. Online Banking is a popular system that banks can use as a substitute. The main objective of this study is to identify the Factors Influencing Customer Satisfaction with Online Banking with Special Reference to the Jaffna district. The researcher selected state-owned and private sector banks in the Jaffna district for the study, and the data was collected through online questionnaires. Hundred and fifty (150) customers using online banking facilities in some banks were identified for the study. The Factor analysis and Multiple Regression were used to analyze the collected data. Under previous studies, the researcher selected eleven factors that influence customer satisfaction with the use of Online Banking, namely security and privacy; availability; ease of use; user-friendliness; website features; Trust; social influence and Responsiveness; relative advantages; service quality; Compatibility; and customer support services. After conducting an Exploratory Factor analysis, those eleven factors were reduced to two elements: availability and website features. The study's findings identified Relative Advantages and Compatibility significantly influence Customer Satisfaction Online. The banking industry can use the recommendations provided in the survey to improve the usage of Online Banking in the study area.

Keywords: Online Banking, Customer Satisfaction, Compatibility, Factor Analysis, Multiple regression

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1. Introduction

Usually, organizations perform their activities in a dynamic business environment, and the business environment is changing day by day with different factors. Technology is one factor that plays an essential role in the business environment, and the technological changes directly influence the industries and sectors of a country (Sharma and Al-Muharrami, 2018). Therefore, every organization has to adopt these advancements for sustenance in the competitive environment by generating a profit and satisfying customers over their expectations. The banking industry is one of the most important industries (Al-Otaibi et al., 2018). The bank provides customer services, and it is closer to customers than the other industries. Earlier, the

banking sector used manual banking systems to do transactions with customers. When using manual banking systems, both customers and bank employees had to face a lot of inconveniences, including wasting time and low satisfaction (Alalwan et al., 2016). Therefore, the banking industry also modernized and expanded with different financial events by combining technology. As an alternative, all banks adopted some new technological advancements to mislead the manual banking systems' problems and provide an effective service than before (Alalwan et al., 2017). Online banking is a new technological advancement that banks have adopted to provide faster and more accessible customer service using the online facility (Raharja and Tresna, 2019). The operating activities of online banking can be divided into transactional tasks and non-transactional functions in addition to non-transactional duties such as checking account balances and ordering cheque books as well as downloading account statements and crediting and debiting accounts, E-banking applications, and transactional tasks such as fund transferring, bill payments, purchasing or selling of investments, loan and credit card applications as well as financial institution administration, ticket booking, shopping through cards (including prepaid mobile recharge), watching the stock market, and so on are also available (Fard and Marvi, 2019). Online banking helps bring customer-centricity, enhance service quality, and cost-effectiveness in banking services and increase customer services. On the other hand, online banking is becoming popular daily because most banking customers follow busy schedules with their jobs and seek easier and quicker banking methods to satisfy their banking needs (Shankar and Rishi, 2020).

In Sri Lanka, Online Banking Service was established 20 years ago (Wijeyasiriwardana, 2003). Online banking was first introduced to Sri Lanka in late 1998 by Sampath Bank (Samsudeen and Yamin, 2018). According to the Sri Lankan economy, most private sector banks use online banking applications for competitive advantage (Hettiarachchi, 2013; Samsudeen and Yamin, 2018; Suraweera et al., 2011). In the Jaffna district, most banking customers are busy with their jobs. Those customers do not have much time to spend in long queues for banking services, including cash deposits, withdrawals, fund transfers, and other banking transactions. To solve the problem and as one of the e-banking services, Online Banking has become increasingly popular with banking customers in state and private sector banks in the Jaffna district. Bank employees can easily work to improve customer satisfaction by making banking services better. The northern part of Sri Lanka has been affected by the conflict for approximately 30 years, so new private and foreign commercial banks have opened new branches and introduced online banking after 30 years. Many researchers have conducted research locally and globally regarding customer satisfaction /adoption of online banking. Although online bank-related several studies have been done in the other provinces in Sri Lanka, very few studies have been done in the northern part of Sri Lanka. It is essential to identify what drives customer satisfaction with online banking and what changes the banking sector should make to improve customer satisfaction with online banking in the Jaffna district.

1.1 Objectives of Study

The main objective of this study is to identify the factors influencing Customer Satisfaction with Online Banking adoption in the Jaffna district.

Specific objectives are,

1. To examine the customer satisfaction towards online banking in the Jaffna district.
2. To find out the reasons for the lack of online banking facilities for non-online banking users in the Jaffna district.
3. To provide solutions for improving Customer Satisfaction with Online banking in the Jaffna district.

2. Literature Review

2.1 Online banking

The banking sector has also benefited from online technology by delivering information and various services to its customers (Daniel 1999). Online banking became a new concept in the banking industry in the late 20th century with globalization, which influenced the newest technology in the current era. Developing countries also adopted online banking applications to improve their businesses with the changes in the banking sectors in developed countries. Online banking services are crucial for the long-term survival of banks in electronic commerce (Burnham, 1996). Ongkasuwan and Tantichaltonon (2002) defined an online banking service as a banking practice that allows customers to access and perform financial transactions on their bank accounts from their web-enabled online computer connectivity with bank websites time they wish. Online banking acts as an electronic interface between customers and service providers, and it is an alternative channel of distribution of banking services (Bradley and Stewart, 2003; Hua, 2009), providing access to customers at their convenience (Balachandher et al., 2000; Suganthi et al., 2001). The use of the online as a new alternative channel for the financial services distribution has become a competitive necessity instead of just a way to achieve a competitive advantage with the advent of globalization and fierce competition. (Flavian, Torres, & Guinaliu, 2004; Gan, Clemes, Limsombunchai, & Weng, 2006). Therefore, customers can have banking services 24/7 by staying anywhere. In online banking, customers can pay bills and invoices, move money between their bank accounts, apply for loans, and send money to other people, no matter where the customer is (Rahman,2002). Online banking facilitates bank customers to carry out financial transactions through a secured online website operated by the commercial bank, a retail or virtual bank, credit union or building society (Edojariogba, 2014). Customers can join online banking services by giving their user names and password to the banks to access their accounts. By using their user name and password, they can do their all transactions without going to the banks (Burnham, 1996). Online banking is one of the cheapest delivery channels of banking services. It is the most recent delivery channel of banking services used for both Business to Business (B2B) and Business to Customer (B2C) transactions.

On the other hand, Online Banking provides competitive advantages to the banks, and banks should consider reducing the inconvenience, minimizing the cost of transactions and time saving to be significant (Kaleem, 2008). However, to bring about growth in online banking, banks have to address customer concerns regarding online banking. Thus, banks need to understand the factors that affect online banking customer satisfaction (Lichtenstein & Williamson, 2006).

2.2 The Importance of Online Banking

Online has extended horizons for businesses worldwide, especially electronic services. Banks use online technologies because they don't have tangible things or essential things (Alsajan and Denis, 2010). Online banking is necessary for customers and banks because it provides convenience, save time and money, and improves efficiency. Online banking services are top-rated among customers because they use less staff and are free from charges. But some transactions, including cheques cancellations and wire transfers, still require administrative expenses. When comparing the benefits of traditional banking, online banking gives customers valuable benefits, including 24/7 service, reducing fraud risk, increasing transactions speed and accuracy, increasing security and control over transactions, etc. Online banking is essential for the long-term survival of banks (Burnham, 1996).

Furthermore, e-banking from the customer's point of view is that more banks provide account aggregation services, at least internally (Sathye, 1999). According to Shah and Clarke (2009), banks must understand customers' needs, and modern customers need great choices. Banks need to carry out due diligence

concerning new technologies/systems since they can potentially introduce additional risks and exposures (RBI, 2011). Sameena and Saroja (2018) stated that banks must thoroughly research their customers' opinions and supply services accordingly. They must also increase their advertising budget and engage additional marketing executives who can raise bank customers' awareness of the benefits of online banking. According to Casaló, Carlos Flavián, and Miguel Guinalu (2008), website usability favours consumer satisfaction. Muslim Amin (2016) concludes a study by stating that all four dimensions of personal needs, site organization, user friendliness, and website efficiency are distant constructs. All four dimensions have a positive relationship with the quality of online banking services. He also states that the bank website's efficiency is critical in determining customer satisfaction.

2.3 Online Banking in Sri Lanka

Sri Lanka was the first South Asian country to introduce commercial online connectivity in April 1995 (Jayamaha, 2008). Sri Lankans are now enjoying online banking services, which it was first introduced in Sri Lanka in March 1998 (Jayamaha, 2008). But, customers are still in their inception, and some customers do not know about the uses of Online Banking. For a country with 8.3 per cent online penetration, it will take a few more years for exclusive online banking and fully pledged online banking services to come into existence (Central Bank of Sri Lanka, 2012). Due to the lack of infrastructure and technological advancements, some banks are not used to online banking (Jayasiri and Weerathunga, 2008).

On the other hand, some customers are unaware of online banking and its benefits. Sometimes, they are not familiar with technological advancements and do not adopt specialized services very much. Even though there are many online users and many banks with fully-fledged online banking services, the number of online banking users is low amongst the online users (Zarook, 2010).

2.4 Factors influencing Customer Satisfaction with Online Banking

2.4.1 User Friendliness

User Friendliness is an important factor because this helps to attract more customers through Online for consuming Online Banking facilities and customers always expect user-friendliness from banking services. On the other hand, this factor allows banks to design and implement websites with graphics to improve customer attraction. Designing and deploying bank websites that provide additional useful icons for users to utilize when conducting financial activities is critical. The concept of ease of use is founded on user-friendliness. These services may assist clients in a variety of ways, including the use of electronic banking services. It was discovered by Safeena and Kammani (2011) that user-friendliness has a positive impact on the adoption of information technology (IT).

2.4.2 Social influence and Responsiveness

As a result of consumer communication, social impacts and Responsiveness will arise. As a result of significant online coverage, social media has surged in popularity. These are advantageous when it comes to boosting online product information. Due to their capacity to give a wealth of knowledge, social media affects client adoption of online banking. On the other side, social effects can help increase customer adoption of online banking, and banks can also benefit from digital banking. As a result, banks should launch advertising initiatives online to raise client awareness of online banking. Responsiveness enables banks to track the development of online banking and customer satisfaction and communicate any online banking issues directly to customers. When consumers believe that the benefits outweigh the drawbacks, they are more likely to use internet banking (Du, 2002).

2.4.3 Ease of use

Ease of Use is a factor that attracts customers to use online banking products, which means "the degree to which a person believes that using a particular system would be free of effort". Information technologies that are easy to use will be less threatening to the individual (Moon and Kim, 2001). As the online is very user-friendly with its "point and click" interface, potential customers may likely feel that online banking services are less complex to use and, hence, likely to use such services (Tan & Teo, 2000). This factor helps customers attract and adopt online banking services in their lives.

2.4.4 Compatibility

Compatibility means the suitability of a product or service to satisfy customer needs and wants. According to this study, compatibility refers to the usefulness of online banking for meeting the banking needs and wants of customers. Online banking can be recognized as a delivery channel that is compatible with the profile of the modern-day banking customer, who is likely to be computer-literate and familiar with the online. Therefore, the more people use the online and perceive that the online is compatible with her lifestyles, the more likely the individual will adopt online banking (Tan and Teo, 2000).

2.4.5 Relative advantage

"Relative advantage is how an innovation is perceived as being better than the idea it supersedes" (Rogers, 1983). Relative benefits are significant when adopting innovations (Tornatzky and Klein, 1982), which is a reason for customer adoption of online banking. In general, the relative advantage of an invention is positively related to its rate of adoption (Rogers, 1983). On the other hand, online banking allows customers to access their banking accounts from any location, at any time of the day. Simply, it provides tremendous advantages and convenience to users who can access their accounts easily in 24 hours services.

2.4.6 Security and Privacy

Security and Privacy is an important concept which protects against threats. As well as this concept helps to improve the Trust in online banking services, including online banking, among customers. In online environments, this concept refers to the ability of the website to protect consumer information and their financial transactions data from being stolen during transmission (Hua, 2009). Today, Security and Privacy problems related to online have decreased customer trust in using online products. Encryption technology can improve customer trust for using online products because it combines unique identifiers for online payments, a privacy feature. Security and Privacy helps to protect consumer information and their financial *transaction*.

2.4.7 Service quality

Service quality is essential when providing online banking services that help compete successfully in the dynamic business environment. That means quality could represent the entire service delivered through the online service providers (Gronroos, 2000). Service quality in the e-banking context is the critical determinant in differentiating service offerings from the competitors and building competitive advantage; thus, service quality becomes a crucial issue in e-banking (Santos, 2003; Bauer, Hammerschmidt & Falk, 2005; Zarei, 2010; Ariff, Yun, Zakuan & Jusoh, 2012).

2.4.8 Customer Support Services

Customer Support Services are an essential factor that influences customer behaviour used to measure the quality of services. Joseph et al. defined customer support services as providing feedback on problems with

purchased goods and services or the purchasing process itself and solving customer problems and concerns. According to the e-services, customer support services information or instruments include on the website. Therefore, this can measure the quality of sites and devices (Yun, 2010). As well, this factor acts as a dimension of service quality.

2.4.9 Trust

Online banking transactions are different from physical transactions because users must provide information and files online. With the development of the e-commerce environment, some online problems affect online transactions. As a result of those problems, customer trust was reduced in online transactions, and still, some customers do not like to adopt online transactions. Trust influences more factors, including customer satisfaction and the usefulness of online banking. Therefore, banks must improve customer trust and faith in online banking transactions by making relevant strategies and regulations.

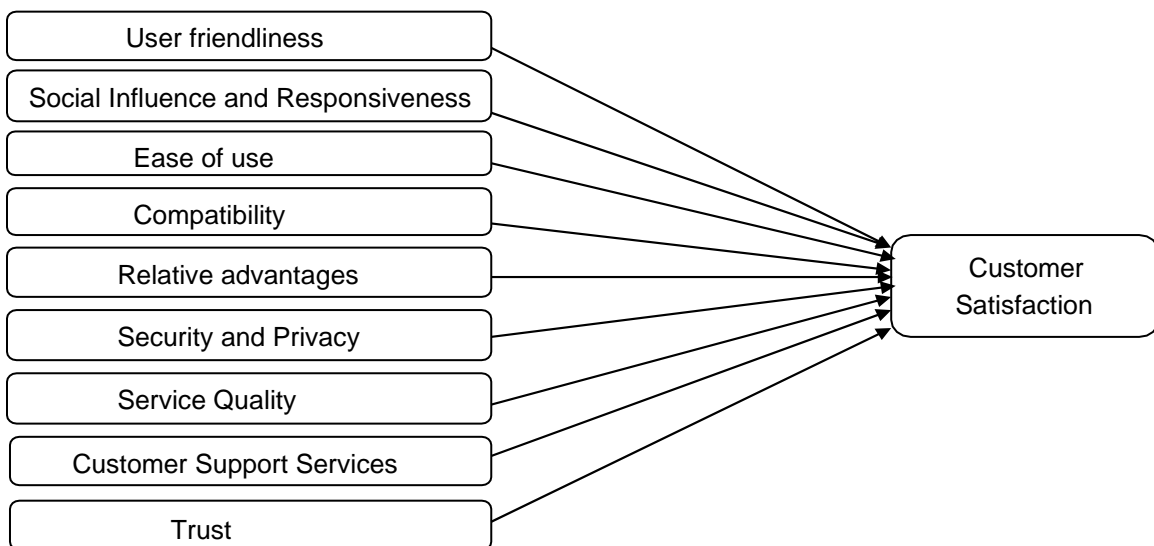
2.4.10 Customer Satisfaction

Customer satisfaction is an ambiguous and abstract concept essential to all organizations for sustenance in the business environment. Customer satisfaction is influenced by the weight customers place on each of the products/attitudes. Services. As service providers, banks have created awareness among customers with the best services and reputations. Online banking is a result of technological benefits, and this provides the ability to attract new customers and improve the customer base by using online. Abdul Hakkeem and Moydheen Sha (2015) conclude that customer satisfaction is the primary factor contributing to the development of the service sectors. Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction and what is driving their satisfaction during a service experience.

2.5 Conceptual Framework

This study identifies more factors responsible for the determination of customer satisfaction based on the previous literatures and its extent to which customer satisfied with online banking applications. After analyzed by using exploratory factor analysis, above 11 factors were reduced in to 9 factors. It can be depicted as follows.

Figure 1 Conceptual framework



Source: Developed by the researcher using Literature

2.5.1 Hypothesis of the study

H₁: User-friendliness significantly influences customer satisfaction with online banking.

H₂: Social influences and Responsiveness significantly influence customer satisfaction with online banking.

H₃: Ease of use substantially affects customer satisfaction with online banking.

H₄: Compatibility significantly influences customer satisfaction with online banking.

H₅: Relative Advantages significantly influence customer satisfaction with online banking.

H₆: Security and Privacy influence substantially customer satisfaction with online banking.

H₇: Service quality significantly influences customer satisfaction with online banking.

H₈: Customer support services significantly affect customer satisfaction with online banking.

H₉: Trust greatly influences customer satisfaction with the online banking

3. Research Methodology

This study mainly focuses on customer satisfaction with online banking services provided by state-owned banks and private sector banks in the Jaffna district. Therefore, the quantitative survey method is the most appropriate for conducting this kind of research. Primary data was collected using online questionnaires, and the secondary data was collected using annual reports, research papers, books, journals and web pages, etc.

3.1 Population

The population consists of all customers in People's Bank, Bank of Ceylon, National Savings Bank, and some private sector banks currently using online banking facilities in the Jaffna district.

3.2 Sample

Under a simple random sampling method, the convenience sampling method has been used for collecting data for this research based on the time. The sample size is 150 banking customers who are using and willing to use online banking services. Samples have been collected from People's Bank, Bank of Ceylon, National Savings Bank and some private sector banks in the Jaffna district.

3.3 Measurement Instruments

Data for the study was collected using a survey conducted in Jaffna during the study period from November 2018 - to May 2019. The online questionnaires were divided into three sections: Part 01 contains questions about Common Banking Practices; Part 02 contains demographic data such as gender, age group, marital status, occupation, and the highest level of education; and Part 03 contains questions about online banking adoption, as measured using Likert five-point scales ("Strongly Disagree" - "Strongly Agree"). Online questionnaires were developed in English and shared with respondents through social media, personalized Viber & Whatsapp accounts, LinkedIn and emails 150 were returned.

3.4 Data Analysis Process

The first process after data collection is called data editing and coding. According to Tabachnick and Fidell (2007) and Zikmund (2003), data editing enables the researcher to certify that the collected data is presented

reliably under certain recommendable conditions. This process meant that not all returned questionnaires were considered valid, depending on the form of the returned questionnaire and how it was filled. Some of the questionnaires were ignored due to incomplete form responses or invalid data responses. This study uses the Statistical Package for Social Science 20.0 (SPSS) software for analyzing collected data.

4. Data Analysis and Results

As with any other statistical study, data collected through questionnaires must be converted into numerical characters and imported into statistical programs for analysis. The first program used in the current study to transfer the collected data is SPSS. According to Malhotra, Agarwal, and Peterson (1996), the SPSS software enables the researcher to transform the data from the user data collection instruments into numerical sequences throughout coding procedures. Hence, the researcher implanted a coding process initiating a new SPSS database file using the SPSS program. This SPSS data file included all the mentioned scales (questions) in the questionnaire, and the collected answers were transformed and entered as numerical values.

Table: 1 Demographic profile of the respondents

		Frequency	Percentage (%)
Maximum Level of Income	School Level	44	29.3
	Degree Level	75	50.0
	Master Level	16	10.7
	Others	15	10.0
	Total	150	100.0
Occupation	Student	42	28.0
	Professional	56	37.3
	Business	34	22.7
	Retired	4	2.7
	Unemployed	13	8.7
	Others	1	.7
	Total	150	100.0
Marital Status	Single	54	36.0
	Married	96	64.0
	Total	150	100.0

According to the analyzed data, the majority of the respondents who are using online banking based on the maximum level of education are degree level respondents in the study area representing 50% (75). With the development of the existing business environment, Customers would consider more time-saving and cost-saving applications than before. According to the sample composition, most respondents comprised the Professional category, representing 37.3% and 28% representing the student category. The majority of the respondents were married (64%), and the percentage of unmarried respondents was 36%. The highest rate of the age group using online banking is 26 - 35 age group in Jaffna, representing 35.33%. Customers would consider more time-saving and cost-saving applications than before with the development of the existing business environment. The majority of the respondents were married (64%), and the percentage of unmarried respondents was 36%.

The majority of the respondents were from the Bank of Ceylon, representing 35.33%. Other categories include non-banking financial institutions, which means the lowest responding rate at 4%. The sample composition of People's Bank and National Savings Bank is 31.33% and 19.33%, respectively. In their opinion, they give the customers priority for saving in State banks as well as 58.67% of respondents are male, and 41.33% of respondents are female. It can conclude that male respondents and female respondents are interested in

online banking applications. The highest percentage of age group using online banking is 26 - 35 age group in Jaffna, representing 35.33%.

4.1 Descriptive Statistics

It is essential to present raw data because it would be hard to visualize what the data was showing, especially if there was a lot of it.

Table 2: Descriptive Statistics

	Mean	Standard Deviation
User-friendliness	3.61	1.038
Availability	3.67	0.988
Social influence and Responsiveness	3.47	1.060
Ease of use	3.65	1.052
Compatibility	3.63	1.054
Relative advantages	3.58	1.243
Safety, security and Privacy	3.71	1.020
Customer support services	3.58	1.133
Trust	3.65	1.054

Table 3 shows the KMO value is 0.734, which is greater than 0.5, and it shows the sample size of the study is statistically enough for the analysis. On the other hand, the test value of Chi-Square is 2369.590, which is ($P < 0.5$) highly significant, showing that data is highly appropriated for the Factor analysis. The considerable value is less than 0.05, which means the test should be considered. It could be concluded values are ensured the validity of Factor Analysis for the study.

4.2 Reliability test

This test is used to measure the internal consistency of the measurement items. Nounally (1978) and Hair et al. (2010) recommend that the value of Cronbach's alpha should exceed 0.50; it indicates good internal consistency among data.

Table: 3 Reliability test

Factors	Cronbach's Alpha
User friendliness	0.664
Availability	0.680
Social influence and Responsiveness	0.697
Security and Privacy	0.557
Ease of use	0.730
Relative advantages	0.740
Customer Support Services	0.500
Trust	0.622
Compatibility	0.672
Customer Satisfaction	0.558

The table shows the Cronbach's Alpha coefficient values, and the highest value of Cronbach's Alpha represented a Relative advantage of 0.740.

**4.3 Exploratory Factor Analysis
KMO and Bartlett's Test**

Table: 4 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.734
Bartlett's Test of Sphericity	Approx. Chi-Square	2369.590
	Df	595
	Sig.	.000

The table shows KMO value is 0.734, which is greater than 0.5. Therefore, it can be concluded that the study's sample size is statistically enough for the analysis. On the other hand, the test value of Chi-Square is 2369.590, which is (P<0.5) highly significant, showing that data is highly appropriated for the Factor analysis. The considerable value is less than 0.05, which means the test should be considered. It could be concluded values are ensured the validity of Factor Analysis for the study.

4.4 Total Variance Explained after Extraction (Check the numbering)

Extraction Method: Principal Component Analysis.

Table 6 has extracted 09 components with an Eigen value greater than one, which describes 65.84% of the total variance. It has reduced 11 factors influencing Customer Satisfaction with Online Banking adoption in the Jaffna district into 09 elements.

Table 5 Rotated Component Matrix

	Component								
	1	2	3	4	5	6	7	8	9
User Friendliness	.807								
Ease of use		.818							
Website features/ aesthetics			.797						
Trust			.762						
Safety, security and Privacy				.720					
Availability					.850				
Relative Advantages					.859				
Service quality						.882			
Social influences and Responsiveness							.842		
Customer Support Services								.743	
Compatibility									.806

Each component group given in the preceding table is classified according to the variable's name, whose most frequently loaded value. Factor 03 and 05 can be quantified using the same factor loading test.

4.5 Regression Analysis

Model summary

Table: 7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707 ^a	.499	.382	.748

a. Predictors: (Constant), Relative Advantages, Trust, Social Influence and Responsiveness, Ease of Use, Security and Privacy, Service Quality, Customer Support Services, Compatibility, User Friendliness
 R-value is 0.707 indicates a good level of prediction. R Square represents the proportion of variance in the dependent variable that the independent variables can explain. R Square is 0.499, which means independent variables explain 49.9% of the dependent variable. The adjusted R Square value is 0.382, which means the Relative advantages and Compatibility impact on the Customer Satisfaction of Online Banking in the Jaffna district is 38.2%.

Table: 6 Total Variance Explained after Extraction

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	7.116	20.332	20.332	7.116	20.332	20.332
2	3.744	10.697	31.028	3.744	10.697	31.028
3	2.782	7.948	38.976	2.782	7.948	38.976
4	2.512	7.176	46.153	2.512	7.176	46.153
5	1.705	4.872	51.025	1.705	4.872	51.025
6	1.618	4.622	55.647	1.618	4.622	55.647
7	1.304	3.726	59.372	1.304	3.726	59.372
8	1.230	3.514	62.886	1.230	3.514	62.886
9	1.035	2.957	65.844	1.035	2.957	65.844
10	.960	2.743	68.586			
11	.913	2.607	71.194			
12	.860	2.458	73.652			

4.6 ANOVA (Check the numbering)

Table: 8 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	66.882	28	2.389	4.273	.000 ^b
	Residual	67.077	120	.559		
	Total	133.960	148			

a. Dependent Variable: Customer Satisfaction

a. Predictors: (Constant), Relative Advantages, Trust, Social Influence and Responsiveness, Ease of Use, Security and Privacy, Service Quality, Customer Support Services, Compatibility, User Friendliness

The significant P value of this ANOVA table is 0.000, which is less than the considerable value of 0.05. It means this regression model is worked well in explaining the variation in customer satisfaction. Additionally, this shows that the independent variables significantly predict the dependent variable.

4.6.1 Coefficients

Table: 9 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.051	.541		.094	.925
Relative Advantages	.475	.070	.515	6.757	.000
Security and Privacy	-.047	.100	-.051	-.470	.639
Ease of Use	-.088	.095	-.090	-.928	.355
User Friendliness	.075	.106	.082	.706	.482
Trust	.083	.082	.090	1.016	.312
Social Influence and Responsiveness	-.036	.082	-.040	-.432	.666
Compatibility	.269	.101	.277	2.666	.009
Customer Support Services	-.040	.067	-.051	-.590	.556
Service Quality	.121	.066	.150	1.842	.068

Dependent Variable: Customer Satisfaction

Based on the Multiple Regression analysis, it could be identified that relative advantages and compatibility have a significant impact on customer satisfaction related to the Jaffna district's online banking adoption, which means ($F=4.273$; $P<0.05$). It could be identified there are two hypotheses which are less than the significant level of 0.05. Finally, it has been determined that H4 and H5 are accepted, and other hypotheses are rejected.

5. Limitations

The present study only contains some limited variables. Many factors influence online banking usage, so the present study suggested further including a few more variables to examine online banking's usage intention. Distinct features such as Trust and reliability are recommended in the research on behavioural intention to use online banking. This study was only conducted in the Sri Lankan context. Future research can be replicated using the same concept but in different contexts to study the behavioural intention of using online banking. The behavioural choice cannot wholly reflect the action in reality. Therefore, the future study needs to indicate the proportion of people willing to use online banking compared to the assumed behavioural intention.

The present study only considers the customer's perspective. Additionally, future lessons can consider having professional interviews with online banking providers, allowing the researcher to understand the management perspective. Future studies are highly recommended to include the Qualitative research method in their homework to measure the respondent answers in numbers and words.

6. Recommendations

The banking industry must develop methods to entice clients to use Online Banking by addressing trust concerns and providing accurate information when customers register for this type of E-Banking service, including how Online Banking should be used for banking activities. Banks should inform well educated and all other customers about the benefits of Online Banking by using sophisticated informational sources, including social medias, webpages, leaflets, brochures and advertising media, promotional programmes, etc., to reduce the problems of awareness. Banks should be focused on designing their bank website to attract more customers and should be organized and developed website by using three languages (including Sinhala, Tamil and English languages). It is also essential to update websites regularly.

Banks need to analyze the responses of current Online Banking users, identify their problems related to Online Banking, and give reliable solutions. Banks should be introduced every qualified person who comes to open new accounts to Online Banking and its benefits. By identifying the results of this research, banks can focus on the factors identified related to the Online Banking adoption of customers of Jaffna district and make suitable strategies to attract their customers based on their needs. Encourage the government to improve the effectiveness of Online Banking services by getting support to remove technological and regulatory barriers related to Online Banking services.

7. Conclusion

The business sector is changing with the innovations in the dynamic business environment daily. All organizations in the business world depend on Customer Satisfaction and any organization cannot survive in the business environment without Customer Satisfaction. This study identified Relative advantages and compatibility as two main factors influencing Customer Satisfaction with Online Banking in the study area. Therefore, the banking industry must focus more on Relative advantages and Compatibility of Online Banking adoption of Jaffna district and should improve based on the results and recommendations of this study.

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