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MOBILE BANKING SERVICES AND CUSTOMERS' SATISFACTION

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ABSTRACT

Nowadays a major challenge for commercial banks is to develop and execute a mobile banking strategy that creates value for their customers and encourages them to switch to the mobile banking channel from the more costly traditional channels. This study attempts to assess the impact of mobile banking services on customers' satisfaction with special reference to the state-owned commercial banks in Batticaloa District. This study conducted based on quantitative method and the primary data to address both independent & dependent variables were collected through close ended questionnaires. The total population of this study is total customers of state commercial banks in Batticaloa District who are using the mobile banking services. Out of these populations, 307 samples were selected through disproportionate stratified sampling method to assure representation of all customers in the selected banks. As a result, correlation analysis explores a positively significant linear relationship between mobile banking services and customers' satisfaction. The regression analysis indicates that the mobile banking services are useful to explain the variation in customers' satisfaction. Data were collected only from state owned commercial banks in Batticaloa district. Ttherefore, this study may not be generalizable to the whole financial sector in Sri Lanka and world-wide. Further research can be carried to assess the impact on the customers' satisfaction of whole financial institutions in Sri Lanka.

Keywords: mobile banking services, customers' satisfaction

I. INTRODUCTION

A. Background of the Study

The financial sector has gone through a process of significant disruption, changing consumer behavior, creating new technologies and providing customers with new products and services (Geebren, Jabbar, & Luo, 2020). In the present era of technological revolution, most of the banks certainly use technology, especially in delivering services to customers (Gumelar, Nasution, Farida Oesman, Ramadini, & Irfan, 2020). New technological innovation provides an effective base for the banking industry and the way it is marketing. Adoption of latest technology has enabled banks to extend their customer base, where mobile banking has proved to be the chief advancement (Kahandawa &Wijayanayake, 2014). Mobile banking is one of the most promising technologies that has emerged in recent years and could prove to have considerable value to both banks and customers (Baabdullah, Alalwan, Rana, Kizgin, &

Patil, 2019). Mobile banking has become more popular added feature of the banking industry with the growing popularity of modern telecommunication technology. Since, banks offer technology-based self-service banking such as mobile banking applications to keep up with technological advancement, usage of this application requires quality service delivery (De Leon, Atienza, & Susilo, 2020). In view of this, the innovative services due to mobile banking help both customers and banks to deliver communication, financial information, and transactions such as checking of account balances, accessing the other banking services and products transferring funds at any time, from anywhere (Haonga, 2015). According to the existing scholars, mobile banking increases customers' satisfaction by adopting the innovative services customized for individual preferences and the current geographical location of the customer provide value-added to the customer, more attention and better consulting for individual customers due to automation of routine processes, and streamlining of business processes to increase efficiency (Geebren et al., 2020; Usman, Monoarfaa & Marsofiyatia, 2020).

Nowadays most of the banks in Sri Lanka have radically shifted from traditional banking to mobile banking. However, almost every Sri Lankan banks encounter problems in meeting customer's expectations of service quality. For instance, the issues of depositing and withdrawing money in banks are among the major problems that customers of certain banks have been made to experience. The long queues and huge crowds in the banking halls can be highly devastating and discouraging most of the times, especially when salaries have been released. In most cases, these long queues occur despite the fact that majority of banks have adopted mobile banking to enable customers withdraw and deposit money without necessarily attending the banking premises (Haonga, 2015). According to a research, 68% of the customers leave a bank due to low level of service quality and 19% of them leave due to dissatisfaction with their products (Kahandawa & Wijayanayake, 2014). In this cashless society, majority of people would not like to spend their valuable time at a bank branch for financial transactions. Specially, young customers feel that they should enjoy latest technology even in banking activities.

Adoption of mobile banking has become fundamental in the banking industry globally, and Sri Lanka is no exception. Most of the state owned commercial banks in the country are offering some flavor of mobile banking at present. However, these developments of mobile banking services seem not to have achieved their aims. Queues are still seen in the banking halls, bank customers still handle bulky cash, and hardly do people talk about mobile banking services that are available in most of the banks. This raises a research question on the effectiveness of mobile banking services provided by the state owned commercial banks in Sri Lanka. The challenge now for Sri Lankan state owned commercial banks is to develop and execute a mobile banking strategy that creates value for customers and encourages them to switch to the mobile channel from the more costly channels such as branch in a manner that would make a difference to the cost/ income ratio of the banks (Kahandawa & Wijayanayake, 2014).

B. Problem Statement

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According to the "Internet World Stats", the users of internet in Sri Lanka is rapidly growing. This trend indicates that more Sri Lankans are beginning to spend more time on their smart mobile devices compared to desktop, which provides a significant opportunity for the banks in terms of customer channel migration to mobile banking. Banks can capitalize on this massive reach of mobile communications in the country to promote mobile banking (Kahandawa & Wijayanayake, 2014). Thus, banks need to provide ease of service by utilizing information technology for safe and appropriate services in the transaction and also provides ease of service in the aspect of flexibility, efficiency, and simplicity (Usman et al., 2020). As with any new technology, there are risks associated with mobile banking as well. One of the biggest risks related to mobile banking is malicious and fake applications. There are various malicious applications posing as legitimate applications that users download and then become infected. Privacy of user information is also a related risk, as there is a growing tendency for legitimate applications to pass on personal information to third party applications in unauthorized manner. Lack of maturity of security controls and tools as well as fraud detection tools for mobile devices further aggravates the risk. On the other hand, user behavior itself is creating a suite of vulnerabilities for mobile banking, and fraudsters are eager to take advantage of same. Continuous customer education is important in this regard, in ensuring a secure mobile banking experience (Dandeniya, 2014).

In the Sri Lankan context, customer's awareness about mobile banking and bank promotions about mobile banking are in low level. And also, the bank staffs need to be trained regarding mobile banking. Even most of the customers of the state owned commercial banks are using smart phones and able to access internet, they are not using mobile banking activities. In this regard compare with private banks, mobile bank service quality of state owned commercial banks indicates low level. A number of studies have been conducted in Sri Lanka on regard to mobile banking (Haonga, 2015). According to a study conduct by Ayoobkhan (2018) found that, usefulness, perceived easy to use, cost, trust and perceive risk are influencing in mobile banking adoption in Sri Lanka. Nawaz and Yamin, (2018) identified perceived usefulness and perceived ease of use and perceived compatibility and perceived trust are factors that influence banking customers' behavioral intention to use mobile banking in Sri Lanka. Further, a study conducted by Samsudeen, Hilmy, & Gunapalan (2020) found that, performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation and habit are influencing Islamic Bank customers' behavioral intention to use mobile banking services in Sri Lanka. In addition to that Nayanajith, Damunupola, and Wanninayake (2019), indicated that the positive relationships of perceived behavioral control and adoption, towards internet banking acceptance. Nayanajith et al. (2019) found that, the significance of security of e-services influences towards adoption of mobile banking in Sri Lanka. However, most of these studies focused on mobile banking adoption and usage. Therefore, those studies have not shown evidence about the impact of mobile banking on customers' satisfaction. In this regard, this study attempts to assess the impact of mobile banking services on customers' satisfaction with special reference to the state-owned commercial banks in Batticaloa District.

C. Research Objectives

1. Evaluate the impact of mobile banking services on customers' satisfaction for the state owned commercial banks in Batticaloa district.
2. Determine the impact of reliability and responsiveness of mobile banking services on customers' satisfaction for state owned commercial banks in Batticaloa district.
3. Explore the impact of assurance and security of mobile banking services on customers' satisfaction for state owned commercial banks in Batticaloa district.
4. Evaluate the impact of convenience of location of mobile banking services on customers' satisfaction for state owned commercial banks in Batticaloa district.
5. Identify the impact of efficiency of mobile banking services on customers' satisfaction for state owned commercial banks in Batticaloa district.
6. Explore the impact of easiness to operate of mobile banking services on customers' satisfaction for state owned commercial banks in Batticaloa district.

II. BREIF LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

A. Mobile banking services and customers' satisfaction

The introduction of mobile banking is a way to reach the untouched customers and provide banking services accessible at all time without physically visiting a bank hall. In relation to the normal traditional banking, mobile banking services saves customers' time. Mobile banking services positively contributes towards a bank's success. Customers' satisfaction is the customer's evaluation of a product or service in terms of what product or service has met their needs and expectations. Customers' satisfaction shows how well a product or service meets the customer expectations. Customers' satisfaction such as ease of use, security, low transaction costs, and wide applicability of the solutions increase perceived customer value (Saleem & Rashid, 2013). Most of the studies related to service quality of technology based service delivery are about online (or internet based) services (Sagib & Zapan, 2014). Even for banking, most studies have examined the service quality related to the specific technologies like internet banking, ATM banking and self-service technology (Nisha, 2016). With the emergence of mobile banking as an alternative financial service delivery channel in Sri Lanka where mobile penetration rate is high and the competition level of this channel is intensifying, there is a need to identify the service quality dimensions, as perceived by customers in the case of mobile banking services and develop a scale for measuring the service quality in the case of mobile banking customers.

B. Reliability and responsiveness

Reliability entails consistency of performance and dependability. This means that the services offered by the service provider should always be of same quality and form. Reliability involves offering services; on timely basis, responding to customer request and complaints without delay and the services having the same quality aspects (Young, Tudor, & Capozzoli, 2018). Banking industry has realized the significance of customer-centered philosophies and is turning to quality management approaches to help managing their businesses. Many scholars and service marketers have explored consumers cognitive and affective responses to the perception of service attributes in order to benefit by providing what consumers need in an effective and efficient manner. Consumer satisfaction is considered the primary intervening constructs in the area of service marketing because ultimately it leads to the development of consumer loyalty or re-patronization of a product or service (Ravichandran, Hiti, & Ayesha, 2016). Responsiveness concerns the readiness or promptness of employees to make available a service or good. Responsiveness is attributed to the period that an employee is able to offer a service requested by a customer (Young et al., 2018).

C. Assurance and security

Assurance is developed by the level of knowledge and courtesy displayed by the employees in rendering the services and their ability to instill trust and confidence in customer (Leininger, 1980). Assurance is safety of the mobile banking transactions knowledge sufficiency of the service provider to answer questions courteous. Assurance defines customer perception of the confidence and trust towards the mobile banking services. Security can be defined as the degree to which the mobile banking service is safe and protects customer information. Security always results into assurance (Saleem & Rashid, 2013). Security and trustworthiness of usage of service was mentioned to be the most important factor within target segments when deciding to choose mobile banking.

D. Convenience of location

Customers perceived convenience does affect their adoption of the service. Convenience is the extent to which mobile banking can serve the users' needs. It includes perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree to which a person believes that using a particular system would enhance his or her job performance Perceived ease of use is defined as the degree to which a person believes that using a particular system would be free of effort (Aboelmaged & Gebba, 2017). Banks have worked hard to provide convenient online and mobile tools to make everything from checking balances to making deposits at home or on the go a simple and seamless process for their customers. Mobile conveniences help banks deepen relationships with customers and create a bond based on trust and anticipation of their financial service's needs.

E. Efficiency

Transaction efficiency is the ability of the customers gets into website, find they desire product and information associate with it, and check out with minimal of effort. Transaction efficiency also can understand as performance of Internet banking base on some elements: up to date information, response time, download time, complete product information, Tutorial/demonstration, and help function (Rangsan and Titida, 2013). Most of the customers using mobile banking found it quite efficient. They are able to access to a huge number of mobile banking services, they can check their account information as a mini statement and account transaction history. Mobile commerce may help increase the productivity of the work force by increasing the efficiency of their daily routine. Time-pressured consumers (employees) can use "dead spot "for example: checking account or current transaction (Asfour & Haddad, 2014).

F. Easiness to operate or use

Perceived ease of use refers to the degree to which a person believes that using a particular system would be effortless (Samudra and Phadtare, 2012). In the mobile setting, perceived ease of use corresponds to the degree to which individuals relate freedom of difficulty with the use of mobile technology and services in daily usage (Sagib & Zapan, 2014).The nature of an innovation or a task or any service related to it may persuade its perceived ease of use. For instance, perceived ease of use affects the intended use of innovation only when it provides intrinsic motivation, but not when it provides extrinsic rewards to its users (Alsamydai, 2014). Several previous studies have shown that there is a positive relationship between perceived ease of use and usage intention. There is a positive causality between perceived ease of use and the usage intention. Ease of use had a significant positive effect of behavioral intention to use online banking in Bangladesh and it has a major impact in the development of initial willingness to use internet banking.

G. Conceptual Framework

Two variables were conceptualized as below such as mobile banking services is the independent variable and customers' satisfaction is the dependent variable for this study purpose.

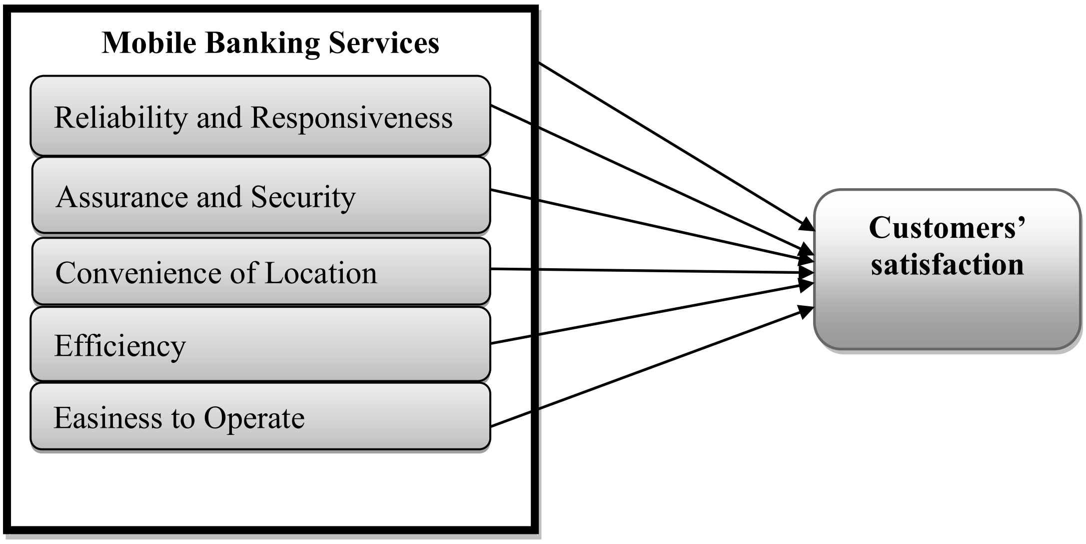

Figure II.I: Conceptual Framework

Source: Developed for Study Purpose

III. RESEARCH METHODOLOGY

A. Research approach

This study conducted based on a quantitative method and the close ended questionnaires have been used to collect the primary data. Further this study conducted as theoretical based deductive type of study. The extent of researcher inference with the study is low because of it did not affect normal follow of activities. This study carried out in a no contrived environment where things and events occur normally in the workplace.

B. Population and sampling design

The population is the entire group of individuals, events, or objects having a common observable characteristic. In this research, total study population was covered the total number of mobile banking customers who have accounts in the full-fledge mobile banking especially with people's bank and Bank of Ceylon branches in Batticaloa district of Sri Lanka. Out of these populations the sample size selected through disproportionate stratified sampling method in the following way to assure representation of all customers in the selected banks for the purpose of data collection. The following table describe clearly about sampling framework.

Table III.I: Sampling Framework

State Banks	Total customer's	Mobile banking users	Sample size
BOC	672,621	185,000	185
Peoples	526,000	122,000	122

(Source: Regional head office in Batticaloa District)

C. Data Analysis

Correlation analysis used to measure the magnitude and direction of the relationship between the mobile banking services and the customers' satisfaction. The decision would be taken based on the amount of correlation coefficient (R) and its significance level.

Table III.II: Decision Attributes for Correlation Analysis

Range	Decision attributes
r = 0.7 to 1.0	Strong positive influence
r = 0.3 to 0.69	Medium positive influence
r = 0.1to 0.29	Weak positive influence
r = -0.10 to-0.29	Weak negative influence
r = -0.3 to-0.69	Medium negative influence
r = -0.7 to-1.0	Strong negative influence

The regression analysis has been used to determine how one unit of mobile banking services result in the customers' satisfaction for state owned commercial banks in Batticaloa district. During the regression analysis, important assumptions for a valid regression will be elaborated and tested in order to ensure that the final regression models are not flawed. In this research context, it was decided that most important tests would be assessing the appropriate number predictors compared to the sample size, testing the normality of the dependent variable, testing the included variables for multicollinearity and heteroscedasticity.

IV. DATA ANALYSIS AND FINDINGS

A. Correlation Analysis

Pearson's correlation coefficient is a measure of linear association. In this study, the Pearson's correlation coefficient with two-tailed test of significance was considered since the data was quantitative and normally distributed variables. The coefficient of correlation between mobile banking service and customers' satisfaction is 0.714 at the significance is at 0.01 level (2-tailed). The correlation matrix explained a strong positive relationship between mobile banking services and customers' satisfaction.

Table IV.I Correlations between Overall Dimensions and Variables

		Reliability and Responsiveness	Assurance and Security	Convenience	Efficiency	Easiness to operate	Mobile Banking Services
Customer Satisfaction	Pearson Correlation	.478**	.656**	.645**	.682**	.666**	.714**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000

**. Correlation is significant at the 0.01 level (2-tailed).

According to the correlation matrix, it is obvious that all of the correlations between dimensions and variables are significant at the 1% level. The correlation between Reliability and customers' satisfaction is 0.478 at the significance is at 0.01 level (2-tailed). Correlation between assurance and customers' satisfaction is 0.656 at the significance is at 0.01 level (2-tailed). Correlation between convenience and customers' satisfaction is 0.645 at the significance is at 0.01 level (2-tailed). Correlation between efficiency and customers' satisfaction is 0.682 at the significance is at 0.01 level (2-tailed). Correlation between easiness to operate and customers' satisfaction is 0.666 at the significance is at 0.01 level (2-tailed).

B. Regression Analysis

The following regression model has been used to determine how one unit of mobile banking services result in customers' satisfaction among state commercial customers in Batticaloa.

Table IV.II: Regression Analysis between Dependent and Independent Variables

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.450	.145		10.011	.000	1.165	1.735		
Reliability and Responsiveness	.124	.049	.147	2.512	.013	.221	.027	.430	2.328
Assurance and Security	.191	.051	.242	3.778	.000	.092	.291	.357	2.801
Convenience	.139	.065	.157	2.120	.035	.010	.267	.269	3.719
Efficiency	.258	.063	.287	4.118	.000	.135	.381	.302	3.316
Easiness to operate	.214	.052	.260	4.092	.000	.111	.317	.363	2.757

a. Dependent Variable: Customer Satisfaction

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CS*i*= β0 + β1 R&R+ β2 A&S+ β3 CON+ β4 EFFI+β5 EO+ ui
Where i= 1, 2, 3, …….,307.

CS = customers' satisfaction of state owned commercial bank of Batticaloa district,
β0 = intercept (constant) value,
β1 R&R = coefficient estimate of Reliability and Responsiveness,
β2 A&S = coefficient estimate of Assurance and Security,
β3 CON = coefficient estimate of Convenience,
β4 EFFI = coefficient estimate of Efficiency
β5 EO = coefficient estimate of Easiness to operate and
ui= error term

The equation based on the analysis is: CS = 1.450 + 0.124 (Reliability and Responsiveness) + 0.191 (Assurance and Security) + 0.139 (Convenience) + 0.258 (Efficiency) + 0.214 (Easiness to operate) + *ui*.

Efficiency is the most effective mechanism for the creation of customers' satisfaction of state commercial bank of Batticaloa district ($\beta = 0.287$, $t = 4.118$, $p < 0.05$). Thus, every unit of increase of Efficiency in the mobile banking services will result in 0.258 unit increase of the customers' satisfaction of the state commercial bank of Batticaloa district where the other variables remain unchanged. Further the 95% confidence interval for Efficiency is 0.135 to 0.381, where the value of 0 not falls within the interval, thus Efficiency is one of the significant predictors of customers' satisfaction of the state commercial bank of Batticaloa district as per the regression analysis.

Easiness to operate is another important dimension that positively contributes to the customers' satisfaction of the state commercial bank of Batticaloa district ($\beta = 0.260$, $t = 4.092$, $p < 0.05$). Thus, every unit of increase of Easiness to operate in mobile banking service will result in 0.214 unit increase of the customers' satisfaction of the state commercial bank of Batticaloa district where the other dimensions remain unchanged. Further the 95% confidence interval for intimacy is 0.111 to 0.317, where the value of 0 not falls within the interval, thus Easiness to operate is one of the significant predictors of customers' satisfaction of the state commercial bank of Batticaloa district as per the regression analysis.

Assurance and Security will also be contributing significantly to the creation of customers' satisfaction of the state commercial bank of Batticaloa district ($\beta = 0.242$, $t = 3.778$, $p < 0.05$). Every unit of increase of Assurance and Security will result in 0.191 unit increase of the customers' satisfaction of the state commercial bank of Batticaloa district where the other dimensions remain unchanged. Further the 95% confidence interval for involvement is 0.092 to 0.291, where the value of 0 not falls within the interval, thus Assurance and Security is one of the significant predictors of customers' satisfaction of the state commercial bank of Batticaloa district as per the regression analysis.

Convenience also significantly contributing to the creation of customers' satisfaction of the state commercial bank of Batticaloa district ($\beta = 0.157$, $t = 2.120$, $p < 0.05$). Thus, every unit of increase of convenience will result in 0.139 unit increase of the customers' satisfaction of the state commercial bank of Batticaloa district where the other dimensions remain

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Volume 09 Issue 01
January 2021

unchanged. Further the 95% confidence interval for involvement is 0.010 to 0.267, where the value of 0 not falls within the interval, thus Convenience is a significant predictor of customers' satisfaction of the state commercial bank of Batticaloa district as per the regression analysis.

Every unit of increase of Reliability and Responsiveness will result in 0.124 unit increase of the customers' satisfaction of the state commercial bank of Batticaloa district where the other dimensions remain unchanged. Regression analysis reveals that contribution of Reliability and Responsiveness in the customers' satisfaction of the state commercial bank of Batticaloa district was significant ($\beta = 0.147$, $t = 2.512$, $p < 0.05$). Further the 95% confidence interval for interaction is 0.221 to 0.027, where the value of 0 not falls within the interval, again indicating Reliability and Responsiveness is a significant predictor as per the regression analysis.

The VIF values of the all five constructs of independent variable are indicating blow 5, indicating that there is no problem of multicollinearity.

Table IV.III: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747[a]	.559	.551	.39855

a. Predictors: (Constant), Reliability and Responsiveness, Assurance and Security, Convenience, Efficiency, Easiness to operate.
b. Dependent Variable: Customer Satisfaction

The utility of this model is confirmed with significant (sig level 0.01) and the model indicates that about 55.9% of variation in customers' satisfaction of the state commercial bank of Batticaloa district can be explained by efficiency, easiness to operate, assurance and security, convenience and reliability and responsiveness in engagement with mobile banking services.

Table IV.IV: ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.527	5	12.105	76.212	.000[b]
	Residual	47.811	301	.159		
	Total	108.338	306			

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Easiness to operate, Reliability and Responsiveness, Assurance and Security, Efficiency, Convenience

The p-value of ANOVA table is less than 0.01, which means that at least one of the five variables: efficiency, easiness to operate, assurance and security, convenience and reliability and responsiveness can be used to model the customers' satisfaction of the state commercial bank of Batticaloa district.

V. CONCLUSION AND RECOMMENDATIONS

A. Objective-1

The objective-1 of this study is to evaluating the impact of mobile banking services on customers' satisfaction of the state commercial bank in Batticaloa district. The correlation analysis exposed a positive relationship between the mobile banking services and customers' satisfaction of the state commercial bank of Batticaloa district. The correlation of coefficient (r) was significant at 0.00 level. Since p-value is less than 0.01, the correlation was significant and the two variables were linearly related. It reflects that, mobile banking services positively influencing the customers' satisfaction of state commercial bank of Batticaloa district. Regression analysis shows that, mobile banking services positively contributes to the creation of customers' satisfaction of state bank in Batticaloa district.

B. Objective-2

The objective-2 is to determine the impact of reliability and responsiveness of mobile banking services mobile banking services on customers' satisfaction of the state commercial bank of Batticaloa district. The correlation analysis exposed the positive relationship between the impact of reliability and responsiveness of mobile banking services mobile banking services on customers' satisfaction of the state commercial bank of Batticaloa district. Regression analysis shows, reliability and responsiveness in mobile banking services will contributing significantly to the creation of customers' satisfaction of state commercial bank of Batticaloa district.

C. Objective-3

The objective-3 is to explore the impact of Assurance and Security on mobile banking services will contributing significantly to the creation of customers' satisfaction of state commercial bank of Batticaloa. The correlation analysis exposed a positive relationship between the impact of interaction in Assurance and Security mobile banking services will contributing significantly to the creation of customers' satisfaction of state commercial bank of Batticaloa. Regression analysis shows, Assurance and Security mobile banking services will be contributing significantly to the creation of customers' satisfaction of state commercial bank of Batticaloa district.

D. Objective-4

The objective-4 is to evaluate the impact of Convenience of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. The correlation analysis exposed a positive relationship between the impact of Convenience of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. Regression analysis shows, Convenience of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa district.

E. Objective-5

The objective-5 is to identify the impact of Efficiency of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. The correlation analysis exposed a positive relationship between the impacts of efficiency of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. Regression analysis shows, Convenience of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa district.

F. Objective-6

The objective-6 is to explore the impact of Easiness to operate in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. The correlation analysis exposed a positive relationship between the impact of Easiness to operate of location in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa. Regression analysis shows, Easiness to operate in mobile banking services on the creation of customers' satisfaction of state commercial bank of Batticaloa district.

Based on the above, Efficiency in mobile banking service is the most effective mechanism for the creation of customers' satisfaction of state commercial bank of Batticaloa which is followed by easiness to operate, assurance and security, convenience of location and reliability and responsiveness respectively. The model indicates that about 51.0% of variation in mobile banking service created for state commercial bank of Batticaloa district can be explained by Efficiency, Easiness to operate, convenience of location, Assurance and security and Reliability and Responsiveness.

G. Recommendations

The correlation analysis and regression analysis confirmed a significant relationship between the mobile bank services and customers' satisfaction of the state commercial bank of Batticaloa district. Therefore, the state commercial bank of Batticaloa district can improve the mobile banking services to improve their customers' satisfaction.

The mobile banking service is measured through five dimensions, such as efficiency, easiness to operate, convenience of location, assurance and security and reliability and responsiveness. According to the analysis, mainly efficiency in mobile banking service is significantly contributed highly for the creation of customers' satisfaction of the state commercial bank of Batticaloa district. Easiness to operate in the mobile banking service is the second significant contributor for the creation of customers' satisfaction of the state commercial bank of Batticaloa district. Assurance and Security in the mobile banking service is the third significant contributor for the creation of customers' satisfaction of the state commercial bank of Batticaloa district. Convenience of location in the mobile banking service is the fourth significant contributor for the creation of customers' satisfaction of the state commercial bank of Batticaloa district. Reliability and responsiveness in the mobile banking service is the fifth significant contributor for the creation of customers' satisfaction of the state commercial bank of Batticaloa district. Therefore, state commercial banks in Batticaloa district can specifically focus on the above factors to improve their customers' satisfaction.

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January 2021

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