

Review on Existing Digital Banking Applications and Customer Satisfaction

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Abstract. In this technological era for almost everything online applications are used. Information and Communication technology has become a part of our daily lives. When it's come to banking sector there is no difference. Banking sector has introduced digital banking applications in order to make their clients more satisfied with their services. The facility of digital banking is provided by almost all the banks in Sri Lanka to their customers to make them satisfied. BOC mobile banking, Sampath Wishwa Online, Combank Digital and HNB Digital Banking are some of the best examples. Even though, many applications are in use, specific issues and limitations can be noticed. Therefore, aim of this research is to identify specific issues and limitations to find solutions and satisfy customers to a great extent. Another goal is to observe how satisfied customers are with these applications. Different data collecting methods were used including primary and secondary. Primary data were collected reading journal articles, websites, and books. As a secondary data collecting method a survey questionnaire was conducted and collected data by observing existing digital banking applications and their features. Through these data collecting methods, issues and benefits of existing digital banking applications were identified. There are advantages such as convenience, efficiency and interactivity which have a positive impact on customer satisfaction. However, difficulties are there in addition to benefits in these digital banking applications. Among those, Privacy and technical issues are best examples.

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