



**FACTORS INFLUENCING E. LOYALTY AMONG BANKING CUSTOMERS:
A SPECIAL REFERENCE FROM VAVUNIYA DISTRICT AT STATE BANKS**

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Abstract

In the period of difficulties and ferocious challenge in the financial segment, it has turned out to be inescapable for the banks to devise protective methodologies to hold their clients and fabricate client devotion. The fundamental point of this investigation is to inspect the elements influencing client e-devotion in electronic financial divisions. To accomplish this reason, a definite audit of pertinent writing was made and seven builds were distinguished for the investigation. A study was directed and information was gathered with an organized survey. Pre-investigation information screening was done to guarantee that the examination is fit for further measurable examination. A poll got from past investigations and the important writing was finished by 200 bank clients in Vavuniya locale. Sri Lanka. Exploratory factor examination, multiple relapse investigation was performed to research the relationship of builds on client e-unwaveringness. Consequences of the examination distinguished security, administration quality, trust, web framework quality were, for the most part, decided the client e-unwaveringness. Among the 11 factors, security is observed to be increasingly compelling. In view of the discoveries, the suggestions and recommendations are made.

Keywords: determinants of e-banking facilities, customer e-loyalty and Sri Lanka.

1.Introduction

In the undeniably aggressive worldwide budgetary condition relationship showcasing is accepted to be an ideal method for banks to make particular and long-haul associations with clients (taleghani et al., 2011:155). Securing steadfast clients in administration ventures, for example, banks is troublesome, in light of the fact that paying little respect to the clients being fulfilled or not, they may at present change to other specialist organizations looking for assortment (kashif et al., 2015:24). This type of conduct presents difficulties regarding client maintenance that banks ought not to disparage (news24.com, 2015). Taking into account that the financial business is dependent on clients, the maintainability of banks is fundamental; and this can be cultivated through consumer loyalty over the long haul (ujakpa et al., 2015:44).

The expanding budgetary aggressive condition, locally or internationally, has driven little and substantial banks to take part in hunting down new conveyance channels through which they can separate their items and administrations and along these lines accomplish upper hand

(jenkins, 2007). srilankan banking division ought to pursue an alternate methodology to continue in the value rivalry just as non-value rivalry. The value rivalry is that competition between providers builds only as for value, as a rule for substantial or indistinct things. Inverse to that, mcconnell-brue, (2002) states about the non-value rivalry, is a showcasing system "in which one firm attempts to recognize its item or administration from contending items based on traits like structure and workmanship". Along these lines, the specialist recommends that the client devotion is better enhancements that can be acquired upper hands in banking area through non-value rivalry.

Besides, e-banking in Vavuniya region has turned out to be progressively well known on advancements in data innovation and broadcast communications. In srilanka web banking administration (ibs) was set up in 20 years prior (k. Wijeyasriwardana, 2003). Web banking framework is comfort and new physical financial administration which is to accomplish progressively potential clients as it enables brokers to convey banking administrations to a more extensive section of clients through electronic and intelligent correspondence channels (goi, 2005). The improvement of e-banking administrations is required to decongest banking lobbies and diminish the rates of long lines in banking corridors. Digital-based budgetary administrations have made a huge commitment to taking care of the expense of offering monetary administrations.

Consequently, it has been seen that web banking has turned out to be a standout amongst the most prevalent administrations used by the Vavuniya region state banking clients as of late and bank suppliers are working consistently to include or improve their electronic financial administrations so as to settle on their bank a superior decision among their clients just as to hold them. in the meantime, no more, ponders are done under e. dependability in banking division particularly state banks. Moreover, the discoveries of this examination guarantee the value down to earth suggestions for the banks and money related foundations to improve client e-devotion and client maintenance by refining their e-banking offices. Therefore, the discoveries of this investigation may reinforce e-banking administrations and client e-steadfastness of existing banks and the individuals who are wanting to give the administrations in the future.

2. Literature Review

In this area, we survey the significant writing on the idea of e-banking rehearses, client e-dependability and the primary precursors of the e-banking rehearses.

2.1 Electronic Loyalty

"Dependability is viewed as a positive assessment of, or a felt pledge to, an item - that is, an inactive mental state - which is reflected in the conduct towards the article." (Mägi, 1999, p 42) Oliver (1997, p 392) states that unwaveringness is "a profoundly held pledge to re-purchase or re-belittle a favored item/administration reliably later on, in this manner causing redundant same brand set acquiring, notwithstanding situational impacts and promoting endeavors having the capacity to cause exchanging conduct ". Client e-unwaveringness is another idea and is viewed as a part of idea of dedication, which is executed in the web-based business area. This was presented first by Reichheld and Scheffer F.F. Reichheld, and P. Scheffer, E-faithfulness: your unmistakable advantage on the web. Harvard Business Review, 78(4), p105-113, 2000. Moreover, Sohn and Lee 2005 characterized e-steadfastness as "clients' conduct to visit and return to the particular site and make exchanges serenely." E-dependability was additionally characterized as "a client's good disposition toward the e-retailer that outcomes in continue purchasing conduct" by Srinivasan et al. S.S. Srinivasan, R.E. Anderson, and K. Ponnayolu, Customer devotion in internet business: An investigation of its precursors and results.

2.2 Electronic Banking

Electronic banking or e-banking alludes to an umbrella term for the procedure by which a client may perform banking exchanges electronically without visiting a physical establishment (Ombati et al, 2011). E-banking is likewise the utilization of electronic intends to convey banking administrations, principally through the Internet. The term is likewise used to allude to ATMs, phone banking, utilization of plastic cash, cell phone banking and electronic subsidizes exchanges.

2.3 Status of electronic Banking in Sri Lanka

According to records in national bank of Sri Lanka presently (2017) there are 25 recorded business banks in Sri Lanka from that 13 are nearby banks who as of now have the web banking office aside from Amana bank. Yet, the clouded side of the web banking in Sri Lanka is, despite the fact that lion's share of the clients in the nation knew about e-banking offices, the vast majority of them had not been attempted those offices independent from anyone else. Because of dominant part of Sri Lankans are not innovation wise, the banks will in general embrace a cautious frame of mind (Suraweera et al, 2011). Sri Lanka opened up its economy in 1977 and from that point forward there has been a ceaseless improvement in the arrangement of banking offices. Numerous investigations have secured the advancements and different parts of electronic banking and it is presently opportune to think back and assess what have been done as such far. The point of the examinations led so far can be distinguished as studies focusing on elements impacting the e. faithfulness in banking division.

2.4 Main Determinants of E-Banking Loyalty

As per the past writing I discovered determinacies of E-devotion by means of E-Banking Trust, Image, Perceived Switching Costs, propensities, security, innovation, accommodation and saw esteem. In this area I depict the primary develops and their effect on E-devotion in banking part.

2.4.1 Service quality

Administration quality in the e-banking setting is the key determinant in separating administration offering structure the contenders and building upper hand and in this way, administration quality moves toward becoming as an essential issue in e-banking (Santos, 2003; Bauer, Hammerschmidt and Falk, 2005; Zarei, 2010; Ariff, Yun, Zakuan and Jusoh, 2012), yet what is the level of administration quality in the e-banking in Batticaloa area? Surviving distributed examines don't respond to this inquiry.

2.4.2 Trust

Notwithstanding unique meaning of trust exists in the past written works, as indicated by Gefen et al (2003), the writer has embraced the conceptualization of trust as a lot of explicit convictions which incorporates respectability, kindness, capacity and consistency to be connected in web based business, explicitly, e.banking Context.

2.4.3 Convenience

comfort is another useful component of e-banking (Daniel, 1999; Kazi, 2013; Liao and Cheung, 2002; Usman and Usman, 2012). E-banking is more accommodation for individuals to pay their service charges, check adjusts, exchange reserves, apply for car advances and home loans, and utilize other integral administrations at the tip of a finger whenever from anyplace (Kazi, 2013; Ramsaran, 2003; Yu and Fang, 2009).

2.4.4 Habits

the impact of propensity on conduct duration can improve the comprehension of internet business and site appropriation (Liao et al, 2006). Preceding that, Liao et al (2006) has directed an examination on customers proceeded with conduct of utilizing a B2C site and found that once the utilization of a particular site ends up routine among the client, propensity ought to turn into an extra power that expands the social goal to keep utilizing the site.

2.4.5 Reputation

Kheng et al. (2010) additionally observed bank's notoriety to be decidedly impacting client dedication. As indicated by Casalo et al (2008),

2.4.6 Price

Another arrangement of scientists have discovered that typically steadfast clients are in reality more value touchy (e.g., Kalyanaram and Little 1994; Kalwani and Narayandas 1995; Reinartz and Kumar 2000, 2002; Wieseke et al. 2014). One instrument by which the firm can do this is as lower costs. Further, clients who have spent more in the past are increasingly acquainted with the firm and its strategies (Kalyanaram and Little 1994). Because of learning after some time, typically faithful clients are bound to notice, and keep on checking, a standout amongst the most basic things that a firm constantly changes: value (Rahinel and Ahluwalia 2015).

2.4.7 Attitude

Attitudinal dedication coming about because of better administration encounters can help balance the esteem condition (Umashankar et al. 2016).

2.4.8 Internet framework quality

Web framework quality is significant (Hsu and Lu, 2004) and alludes to the nearness of a quick, solid association for exploring a site. Others allude to nature of the Internet framework as "attributive administration fulfillment", showing that a client's commitment with a site is a total fulfillment that envelops website administration quality, client commitment and an alluring e-store condition (Chiou, 2005).

2.4.9 Switching expenses

Exchanging costs are the time and cash devoured to switch specialist co-op, and the mental costs that happen. Cash devoured to roll out the improvement may be leave costs from the present specialist co-op just as joining charges from the planned specialist organization. It has been discovered that clients more often than not remain inside the organization if the exchanging costs are excessively high, those clients may, hence, be viewed as steadfast (Colgate and Lang, 2001; Beerli, et al., 2002).

2.4.10 Technological improvement

Recognitions and Customer Loyalty McKecnie, S., S. Ganguli, and S. K. Roy, Generic innovation-based administration quality measurements in banking: Impact on consumer loyalty and unwaveringness. Universal Journal of Bank Marketing, 2011 noticed that past writing exists on administration quality, especially utilizing different components of administration quality in connection to the client dependability.

2.4.11 Privacy and Security

The past looks into recommend that protection and security is a significant factor that influence clients' expectation to receive e-based exchange frameworks (Ahmad and Al-Zu'bi, 2011; Y. H. Chen and Barnes, 2007; Gerrard and Barton Cunningham, 2003; Gorgani, 2016; Poon,

Yong, and Lam, 2008; Sohail and Shanmugham, 2003; Wu and Chang, 2005). Protection and security signify the best possible approval and classification of client's data and exchanges in a bank (Katsikas, Lopez, and Pernul, 2005; Kolsaker and Payne, 2002; Liao and Cheung, 2002).

3.Methods

The number of inhabitants in the examination is the purchasers of state banks in vavuniya. The fundamental three state banks in vavuniya were chosen for the investigation. BOC, People's bank, NSB in vavuniya were haphazardly chosen to disseminate the survey. advantageous inspecting strategy was utilized to choose the respondents of the examination. This inspecting strategy was picked on the grounds that it grants examination of conceivable choice inclination or mistake (Ndubisi, 2006).

The information was gathered from 26th Of June to 3th of July 2018. Amid the period Monday, Wednesday, Friday and the end of the week days likewise chosen by the scientist with the end goal of information accumulation. Research collaborators were allotted to lead the review in above state banks from 10.00 a.m. to 4.00 p.m. on the previously mentioned days in week. In this specific situation, the organized poll was given to five purchasers in each one hour who shopped at market outlets and who affirmed their eagerness to reaction to the survey. They were chosen on dependent on deliberate testing procedure. Scientist has issued two hundred (200) polls for choosing the respondent.

3.1 Research Instruments developments

Structured questionnaire was developed to obtain the responses from internet banking users about their opinions on various research variables. The questionnaire of this study consists of thirteen variables: "service quality (4 items)", "perceived value (4 items)", "trust (4 items)", "habit (4 items)", "reputation (4 items)", "customer loyalty (5 items)", commitment (4 items), switching cost (4 items), price (4 items), attitude (4 items), internet system quality (4 items), security (4items). The variables mentioned in above are operationalized in current research whereby the measurement items are totally adapted according to the previous researches with respect to online environment setting. The measurement items are then rephrased so that all items are reasonable to be applied on internet banking context. Respondents are asked to indicate their level of agreement toward each statement, from strongly agree (=1) to strongly disagree (=5).

3.3 Based on The Factor Analysis Following Hypotheses Are Developed

H1: Service quality positively affects client e. steadfastness toward electronic financial segments.

H2: Trust positively affects client e. reliability toward electronic financial parts.

H3: Internet framework quality positively affects client e. steadfastness toward electronic financial divisions.

H4: Security positively affects client e. devotion toward electronic financial areas.

3.4 Demographical profile of the respondents

| Category | N | % |
|---|-----|------|
| <u>Name of the state banks</u> | | |
| BOC | 88 | 44 |
| NSB | 47 | 23.5 |
| People's bank | 65 | 32.5 |
| <u>Gender</u> | | |
| Male | 109 | 54.5 |
| Female | 91 | 45.5 |
| <u>Age</u> | | |
| 18-25 | 53 | 26.5 |
| 26-35 | 75 | 37.5 |
| 36-45 | 32 | 16 |
| 46-55 | 37 | 18.5 |
| 56-65 | 3 | 1.5 |
| <u>Educational qualification</u> | | |
| Primary school | 35 | 17.5 |
| Middle school | 60 | 30 |
| High school | 38 | 19 |
| Diploma level | 38 | 19 |
| Bachelor level | 23 | 11.5 |
| Postgraduates degree | 6 | 3 |
| <u>Occupation</u> | | |
| Professional | 29 | 14.5 |
| Self-employee | 49 | 29.5 |
| Students | 62 | 31 |
| Farmers | 46 | 23 |
| Others | 14 | 7 |
| <u>Monthly income</u> | | |
| less than 15000 | 38 | 19 |
| Rs 15000-35000 | 57 | 28.5 |
| Rs 35000-55000 | 62 | 31 |
| Rs 55000-75000 | 18 | 9 |
| More than 75000 | 25 | 12.5 |
| <u>Transection years</u> | | |
| Less than 1 years | 49 | 24.5 |
| 2 years | 65 | 32.5 |
| 3 years | 47 | 23.5 |
| More than 4 years | 39 | 19.5 |

4. Analysis and Results

4.1 Reliability and Validity Analysis

Reliability test were conducted by researchers in order to test the internal reliability of the constructs. This reliability test was conducted to assess data quality and used to assess consistency in measurement items. According to Ndubisi (2006), the internal consistency of the research instrument should be tested by reliability analysis. Cronbach's Alpha was used to measure the internal consistency of the measurement items. In addition, 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. Even though Cronbach Alphas of 0.50 and above are deemed acceptable in emerging markets (Burgess & Steenkamp, 2006).

| Factors | Cronbach's Alpha |
|---------------------------|-------------------------|
| Service Quality | 0.672 |
| Convenience | 0.557 |
| Trust | 0.554 |
| Switching cost | 0.644 |
| Habits | 0.510 |
| Attitude | 0.570 |
| Internet system quality | 0.617 |
| Commitment | 0.508 |
| Price | 0.610 |
| Technological improvement | 0.555 |
| reputation | 0.649 |
| Security | 0.713 |
| E - Loyalty | 0.5597 |

According to Nunnally (1978) the alpha of a scale should be greater than 0.70 for the items to be used together as a scale. This alpha for the total scale is also computed on the assumption that the item under examination is deleted.

Nunnally (1978) gives the common guideline for the alpha standard of reliability: a) early stage of research alpha=0.5-0.6 b) basic research alpha, alpha= 0.7- 0.8, and c) applied settings, alpha= 0.8-0.9. The reliability of the questionnaire was tested using Cronbach's Alpha (a) measurements.

Guidelines for KMO Test

Table 4.9 KMO and Bartlett's Test

| | | |
|--|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .710 |
| | Approx. Chi-Square | 544.887 |
| Bartlett's Test of Sphericity | df | 66 |
| | Sig. | .000 |

Source: Author Developed (2018)

Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is still another useful method to show the appropriateness of data for factor analysis. KMO statistics varies from 0 to 1. Kaizer (1974) recommends that the value of KMO should be greater than 0.5. Field (2000) stated that the value of KMO 0.5 to 0.7 are moderate, 0.7 to 0.8 are good, and 0.8 to 0.9 are superior. In the present study, the value of KMO for overall matrix is 0.710 from Table 4.2 and thereby indicating that the sample taken to process the factor analysis is statistically significant. This test should be significant that is having a significance value less than 0.05.

Validity test is used to accurately assess the construct for this research study. Meanwhile, convergent validity and discriminant validity were used to establish construct validity. According to Heppner and Heppner (2004) if the two instruments that are intended to measure is highly correlated then it is convergent validity but if the two instruments that are intended to measure is not correlated or small correlation then it is discriminant validity.

4.2 Exploratory factor analysis

Exploratory Factor Analysis is a general name signifying a class of strategies fundamentally utilized for information decrease and rundown. In showcasing research, there might be an extensive number of factors, a large portion of which are associated and which must be diminished to a reasonable dimension. Connections among sets of many interrelated factors are analyzed and spoke to as far as a couple of fundamental variables (Malhotra and Dash, 2010).

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 3.253 | 29.577 | 29.577 | 3.253 | 29.577 | 29.577 | 2.329 | 21.173 | 21.173 |
| 2 | 1.532 | 13.924 | 43.501 | 1.532 | 13.924 | 43.501 | 1.810 | 16.457 | 37.630 |
| 3 | 1.308 | 11.894 | 55.395 | 1.308 | 11.894 | 55.395 | 1.636 | 14.872 | 52.502 |
| 4 | 1.206 | 10.961 | 66.356 | 1.206 | 10.961 | 66.356 | 1.524 | 13.854 | 66.356 |
| 5 | .816 | 7.418 | 73.775 | | | | | | |
| 6 | .695 | 6.317 | 80.091 | | | | | | |
| 7 | .573 | 5.206 | 85.297 | | | | | | |
| 8 | .535 | 4.867 | 90.164 | | | | | | |
| 9 | .396 | 3.604 | 93.769 | | | | | | |
| 10 | .370 | 3.361 | 97.130 | | | | | | |
| 11 | .316 | 2.870 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

Source: Author Developed (2018)

From the Table 4.3 it could be seen that 4 components extracted from the analysis with an eigen value of greater than one which explained 66.356percent of the total variance. One method to reduce the number of factors to something below that found by using the greater than one rule is to apply the scree plot test. In this test, eigenvalues are plotted against the factors arranged in descending order along the X-axis. The number of factors that correspond to the point at which the function so produced appears to change slope, is deemed to be the number of useful factors extracted.

Rotated Component Matrix

| | Component | | | |
|---------------------------|-----------|------|------|------|
| | 1 | 2 | 3 | 4 |
| Service Quality | | | | .882 |
| Convenience | | | | .797 |
| Trust | | .827 | | |
| Switching cost | | .809 | | |
| Habits | | | .502 | |
| Internet system quality | | | .798 | |
| Commitment | | | .807 | |
| Price | .668 | | | |
| Technological improvement | .751 | | | |
| reputation | .763 | | | |
| Security | .753 | | | |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations

Source: Author Developed (2018)

Each of three components groups listed in table 4.5 is labeled according to the name of the value that loaded most highly for those variables. The higher the factor loading, the more would its test reflects or measures as the factor 01.

Ranking of Factors

| No | Ranking Score Matrix | | | | | |
|-----------|--------------------------------|--------------|-------------------|---------------------------------|-----------------|----------|
| | Factors | Coefficient | Rotated Component | Coefficient * Rotated Component | Ranking factors | Rank |
| 01 | Service Quality | 0.602 | 0.882 | 0.530964 | 0.94381 | 3 |
| 02 | Convenience | 0.518 | 0.797 | 0.412846 | | |
| 03 | Trust | 0.505 | 0.827 | 0.417635 | 0.813236 | 4 |
| 04 | Switching cost | 0.489 | 0.809 | 0.395601 | | |
| 05 | Habits | 0.289 | 0.502 | 0.145078 | 1.001314 | 2 |
| 06 | Internet system quality | 0.537 | 0.798 | 0.428526 | | |
| 07 | Commitment | 0.53 | 0.807 | 0.42771 | 1.012175 | 1 |
| 08 | Price | 0.297 | 0.668 | 0.198396 | | |
| 09 | Technological improvement | 0.351 | 0.751 | 0.263601 | | |
| 10 | reputation | 0.35 | 0.763 | 0.26705 | | |
| 11 | Security | 0.376 | 0.753 | 0.283128 | | |

- According to ranking of factor analysis, Factor 11 indicates security which is the first rank. Because, in factor 11, security implies highest values of individual score and factor score compare with other factors.

- According to ranking of factor analysis, Factor 6 indicates internet system quality which is the second rank. Because, in factor 6, internet system quality implies highest values of individual score and factor score compare with other factors.
- According to ranking of factor analysis, Factor 1 indicates service quality which is the 3rd rank. Because, in factor 1, service quality implies highest values of individual score and factor score compare with other factors.

According to ranking of factor analysis, Factor 3 indicates trust which is the 4th rank. Because, in factor 3, trust implies highest values of individual score and factor score compare with other factors.

4.3 Regression analysis

The goal of different relapse investigation is to anticipate the single ward variable by a lot of free factors (Heppner and Heppner, 2004). Relapse examination decides the idea of the relationship. At the point when dissect information utilizing direct relapse, some portion of the procedure includes checking to ensure that the information need to break down can really be broken down utilizing straight relapse. The motivation behind relapse investigation is to discover the noteworthy effect or impact of an autonomous variable on ward variable (Ndubisi, 2006). In this investigation, e. loyalty is considered as reliant variable or indicator variable, and the determinants of e. loyalty is considered as an autonomous variable.

Table 4.13 Model Summary

| R Square | Adjusted Square | R | Std. Error of the Estimate |
|----------|-----------------|---|----------------------------|
| .258 | .243 | | .56997 |

a. Predictors: (Constant), Security, Internet system quality, Service Quality, Trust

Table 4.14 ANOVA

| Sum of Squares | df | Mean Square | F | Sig. |
|----------------|-----|-------------|--------|-------------------|
| 21.922 | 4 | 5.481 | 16.870 | .000 ^b |
| 63.025 | 194 | .325 | | |
| 84.947 | 198 | | | |

a. Dependent Variable: E. loyalty

b. Predictors: (Constant), Security, Internet system quality, Service Quality, Trust

From the Table 4.13: Model Summary, the value of adjusted R Square is 0.243. It revealed that there is a 24.3% of the impact of the independent variable on the dependent variable. Hence there is 24.3% of the impact of the security on the Customer loyalty.

Furthermore, the other 58.1% of the model is explained by other factors which are able to influence the Customer loyalty. From the table 4.14: ANOVA Table in regression Analysis, Significant P value is 0.000. It is less than the significant level 0.05 ($P < 0.05$). The overall regression model has work well in explaining the variation in customer loyalty. Therefore, researcher can conclude that 48.2% of the impact is in the significant level.

Table 4.15 Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | .964 | .212 | | 4.540 | .000 |
| Service Quality | .019 | .055 | .021 | .339 | .735 |
| Trust | .088 | .055 | .102 | 1.610 | .109 |
| Internet system quality | -.005 | .055 | -.005 | -.085 | .932 |
| Security | .397 | .051 | .488 | 7.823 | .000 |

a. Dependent Variable: E. loyalty

$$Y = 0.964 + 0.019 \beta_1 (\text{service quality}) + 0.088 \beta_2 (\text{trust}) + -0.005 \beta_3 (\text{internet system quality}) + 0.397 \beta_4 (\text{security})$$

According to the equation above, regression coefficient of physical aspect is 0.019. It means that the customer e-loyalty will increase 0.019 units when service quality increased 1 unit while others remain. Furthermore, the regression coefficient of reliability is 0.088. It means that customer e. loyalty will increase 0.088 units when trust increased 1 unit while others remain the same. In addition, regression coefficient of personal interaction is 0.005. It means that the customer e-loyalty will increase 0.005 when internet system quality increased 1 unit while others remain the same. As well, regression coefficient of problem solving is 0.397. It means that the customer e-loyalty will increase 0.37 when security increased 1 unit while others remain the same. Among the 4 independent sub variables, security has the strongest influence on customers e- loyalty where standardized beta equal to 0.397. Thus, security is the most important predictor of customers e-loyalty and followed by service quality 0.019, trust 0.088, internet system quality 0.005 and lastly is Physical Aspect, which is 0.041.

In addition, From the Table 4.15: Coefficients table in the Regression analysis, Beta value between customer e-loyalty and other predictor variables as service quality, trust, internet system quality, security is .019 0.088, 0.005 and 0.397 respectively. These are in significant at 0.05 levels ($P < 0.05$). But the Beta value between customer e-loyalty and service quality is 0.021 and customer e-loyalty and trust 0.102, customer e. loyalty and internet system quality is 0.005. These are not within the significant level. The P values of these dimensions are greater than the 0.05 levels ($P > 0.05$). Furthermore, the Beta value between service quality, trust and internet system quality is in the lowest level. However, all the predictor variables have positive trend towards dependent variable.

Finally, in terms of the Multiple Regression analysis, researcher can come to the conclusion that the predictor power of the customer e-loyalty is in the moderate level. The results of the regression analysis summarized in above tables show that security of the state bank's e. banking function contributes significantly to customer loyalty ($F= 16.870$; $P < 0.05$) and predicts 48.2 percent of the variation found. Problem Solving, Personal Interaction and Policy contribute

significantly to customer loyalty. And also trust, service quality and internet system quality are not contributed significantly in Customer e-Loyalty.

5. Conclusion

This exploration was embraced to analyze the investigation on components affecting on e-reliability among banking clients with extraordinary reference to Vavuniya area state banks. Administration quality in the e-banking setting is the key determinant in separating administration offering structure the contenders and building upper hand (Zakuan and Jusoh, 2012), Trust - E-banking quality has a solid effect one-unwavering by means of the interceding impact of trust have a solid effect on e-faithfulness. Maroofi and Nazaripour (2012), accommodation is another advantageous highlights of e-banking (Daniel, 1999; Kazi, 2013; Liao and Cheung, 2002; Usman and Usman, 2012), looking at the impact of propensity on conduct duration can improve the comprehension of internet business and site reception (Liao et al, 2006), Kheng et al. (2010) likewise observed bank's notoriety to be decidedly impacting client steadfastness, typically faithful clients have spent a more noteworthy part of their financial limit with the firm and henceforth are probably going to be progressively aware of value (Tybout and Yalch 1980), Attitudinal dedication is an esteem producing individual adventure without anyone else, which results in positive feelings that are then put away as a memory (Cole 2015), Internet framework quality is significant determinants of e.loyalty (Hsu and Lu, 2004), Fragata and Moustakas (2013) in his investigation for expansive business houses affirms that trust and exchanging costs unequivocally sway devotion of e-banking, high responsibility it is difficult to switch bank for all time and get every one of the items without a moment's delay from another bank (Beerli et al. (2004), innovation-based administration quality variables do affect client steadfastness (China, Zhou 2012), Privacy and security mean the best possible approval and secrecy of client's data and exchanges in a bank (Katsikas, Lopez, and Pernul, 2005; Kolsaker and Payne, 2002; Liao and Cheung, 2002).

Along these lines, analysts discovered 11 factors. Which are likewise considered as significant autonomous factors in this investigation? Factor investigation was utilized and 11 primary components were distinguished. As per the positioning of factor examination, Factor 11 shows security which is the main position. Factor 6 demonstrates web framework quality which is the second position. Factor 1 shows administration Quality which is the third position. Factor 3 demonstrates trust which is the fourth position of the absolute change in the first 53 things.

5.2 Implications

Hypothetically, the result of this investigation gives observational proof of how to make faithful clients to banks through e-banking. Further, this examination and its discoveries can fundamentally add to the current writing identifying with e-banking practices and client conduct explicitly client faithfulness. Client faithfulness can be upgraded by building up a propensity among the bank shoppers to utilize the e-banking. Through the factor examination, I found that security, web framework quality, trust and administration quality the most significant variables that influence client e-unwavering relating with e-banking. In this way, administrators should concentrate on the previously mentioned measurements to improve the steadfastness in e-banking stage to state banks (BOC, individuals' bank, NSB) in Vavuniya area.

5.3 Limitations and Suggestions for Future Research

What's more, this examination was limited to state banks in the Vavuniya area, Sri Lanka. In this manner, to all the more likely sum up the discoveries of this examination, it should be

reached out with the state banks in other pieces of the nation. Further, the present examination did exclude every single imaginable variable which influences client dependability towards e-banking practices, for example, expenses and charges, client experience, hesitance, intuitiveness and saw the chance. It should be additionally improved with other conceivable autonomous factors which fundamentally impact client dependability. Lead an investigation on determinants of e. faithfulness ought to be taken in the different administration enterprises like Retailer of electronic gear, Furniture Retailer, inn, private financial area, and so on. More distant than, specialists can look at the impact of go-between and arbitrator factors, which may make a thorough model.