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Customer Satisfaction on Digital Banking Services: Evidence from Islamic Financial Institutions in Sri Lanka

Hayathu Mohamed Ahamed Hilmy[1], Iqbal Saujan[2]

[*1] South Eastern University of Sri Lanka, Sri Lanka, ahmedhilmy@seu.ac.lk
[2] South Eastern University of Sri Lanka, Sri Lanka, savjaniqbal@seu.ac.lk

Abstract. In the fast-paced modern era, time is crucial. Consumers with hectic schedules prefer smart solutions that enhance convenience and timeliness in financial activities. Traditional bank hours often conflict with busy schedules, but digital banking resolves this issue. Digital banking allows customers to use mobile phones and computers to check balances and conduct banking, offering more flexibility. This study aims to determine customer satisfaction with the digital banking services of Islamic financial institutions in Sri Lanka. The ISO 9000 standard E-SERVQUAL model and the digital service quality of Islamic financial institutions are analysed. Two hundred questionnaires were administered to customers with Amana Bank PLC and AL Adalah accounts. The research objective is a quantitative investigation to explore the relationship between independent and dependent variables within a given population. This study utilised the Statistical Product for Social Solutions version 20 (SPSS v. 20) for data analysis, employing descriptive analysis methods. For clarity, the results were displayed in bar graphs and pie charts using Microsoft Excel. The study evaluated service quality factors using Pearson correlation to examine the relationship between customer satisfaction (dependent variable) and independent variables (Efficiency, system availability, Ease of use, privacy, responsiveness).

Keywords: Digital Services, E-SERVQUAL, Islamic Finance, Customer Satisfaction.

***Corresponding Author**

INTRODUCTION

The Islamic financial system can be considered an alternative financial system to the prevailing conventional one (Abubakar et al. 2023; Rabbani et al. 2021; Zahoor 2013). The establishment of Amana Investment in 1997 marked the beginning of the idea of Islamic banking and financial systems, and in 2011, a fully-fledged Islamic commercial bank took its place (Minaz et al. 2023; Rehman et al. 2021) The development of Sri Lanka's Islamic finance industry was made possible by Amana Investment despite its lack of adequate legal and regulatory framework and meagre financial resources. The Islamic banking and finance sector in Sri Lanka has made steady improvement over the last 15 years (Fawzer 2016; Ibrahim et al. 2024). It encompasses banking and financial products, banking services, takaful, capital markets, and others (Samsudeen et al. 2020).

The amended Banking Act No. 30 of 1988, as amended in March 2005, authorises both commercial banks and specialist banks to function in accordance with Shariah in Sri Lanka’s banking sector, one of the few non-Islamic nations with legislation permitting Islamic banking (Khan 2019; Nafees and Habeebullah 2019). Islamic banking windows were introduced in Sri Lanka in 2006 (Nafees and Ahmed 2015). The MCB Islamic banking division is the primary provider of Islamic banking services in Sri Lanka, commencing its operations in March 2006 (Haleem and Nimsith 2018). Additionally, the Bank of Ceylon (BOC), a state-owned commercial bank, introduced Shariah-compliant banking under the brand "BOC An-Noor". Subsequently, Commercial Bank of Ceylon PLC established its Islamic financial unit in 2011 named Al-Adalah. Hatton National Bank PLC introduced its Islamic finance unit, AL-Najah, in February 2012, intending to advance Islamic banking in Sri Lanka (Ahamed et al. 2021). In 2007, Al-Falah was established directly under the auspices of LOLC Finance PLC. Sixteen institutions operate in the banking and financial sector, adopting Islamic finance (Nathira et al. 2018). The Islamic banking and finance industry has been ranked among the top 15 globally in its development (Rehman et al. 2021). Islamic financial institutions in Sri Lanka excel in banking services and sustainability priorities, orphan care programmes, social capital programmes, and services (Minaz et al. 2023). With the development of technology, the nation's economy depends heavily on both conventional and Islamic financial institutions.

In the digital era, banks are compelled to implement greater integration of digital technologies in response to market changes and customer needs (Baskerville et al. 2020). Financial institutions must prioritise developing digital capabilities to improve customer service (Damilola et al. 2024), leading to higher customer satisfaction and greater profits. Consumers are the main stakeholders of the banking industry in the service sector (Raza et al. 2020). Digital banking customers anticipate more than just online banking procedures; they also seek exceptional customer service, enjoyable interaction, strong brand recognition, and robust product offerings (Kaur et al. 2021; Wewege and Thomsett 2020). Focusing on satisfying customers instead of just offering a product or service helps with customer retention and allows the banking industry to succeed in a competitive market over the long term (Rajeshwaran 2020).

Hilmy et el. (2021) ascertain that, comparatively, conventional financial institutions in Sri Lanka offer a more comprehensive range of facilities than Islamic financial institutions, although IFIs also provide primary digital banking services. According to the results of Rajeswaran's study (2022), the majority of customers prefer to utilise government banks rather than private banks for digital banking services from commercial banks in the Eastern province of Sri Lanka. Gunathilaka & Rupasingha (2022) find that the usage of digital banking increased significantly during COVID-19, and customers are highly satisfied with digital banking services. It has become an integral part of their banking activities. Nevertheless, several obstacles have been recognised, including technological challenges, restricted Ease of use, challenges encountered by non-verbal users in utilising digital banking apps and websites, and the prevalent use of English in digital banking platforms.

In the same study, Rajeswaren (2022) notes that digital banking in Sri Lanka has developed and gained recognition among the majority of the population, offering a range of facilities to customers that provide convenience, safety, cost reduction, and time savings. While many individuals in the nation knew about the services provided by online banking, they had not made full use of the available features. The main obstacle to digital banking adoption is the public's user habits and behaviour, as they find it challenging to switch from traditional banking methods because of the noticeable difference in how they perceive service quality between web-based digital banking and traditional banking (Anggraeni et al. 2021; Kaur Simran et al. 2021). Their main activities include everyday transactions like checking account balances, transferring funds using online and mobile banking, and withdrawing cash from ATMs. For any additional services, clients go to branches in Sri Lanka's financial institutions to carry out transactions through traditional banking methods. Banking and financial institutions must evaluate customer satisfaction with digital banking services.

Although most clients in the Islamic financial industry are knowledgeable about digital banking during this digital age, they are not ready to conduct all transactions exclusively through digital platforms. Hence, it is essential to recognise the issues related to the quality of digital banking services in Islamic financial institutions as they directly impact customer satisfaction. Islamic banks in Sri Lanka can enhance customer satisfaction by identifying and addressing deficiencies in their digital services, essential for maintaining their position in the banking industry.

PROBLEM STATEMENT

There are numerous financial institutions worldwide. They provide digital services in financial activities to satisfy their clients. Consumers desire Islamic and conventional financial institutions to offer direct and immediate access to their finances without necessitating visits to physical branches. Mobile wallets and digital banking applications are currently the preferred modes of applying for financial products and conducting financial transactions for users globally. Islamic and conventional financial institutions are providing financial services in Sri Lanka. Compared to conventional banks, Islamic banks have a relatively short history. Conventional banks in Sri Lanka are satisfying their customers by providing various types of digital services and also offering superior digital services to their clients.

The banking sector underwent a significant transformation during the pandemic and economic crisis. The banking sector accomplished five years of digital progress in just a few months. Likewise, clients were forced to embrace online banking to ensure they could still get to their money. An essential factor for Islamic financial institutions to maintain their position in the banking industry is the provision of digital services and customer satisfaction. Many research studies have been completed regarding traditional financial institutions. At the same time, research on Islamic banking has not delved into customer satisfaction, specifically regarding digital services in Islamic financial institutions in Sri Lanka. This study evaluates the satisfaction level of digital banking services in Islamic financial institutions. The primary aim of this study is to answer the following research question: *to what degree is the current customer satisfaction level on digital banking services in Islamic financial institutions?*

METHOD

Data for this study were obtained from two selected Islamic financial institutions in the Eastern Province of Sri Lanka. Islamic financial institutions that the Central Bank of Sri Lanka licenses are included as a case study sample. They are Amana Bank PLC, and AL Adalah (commercial bank). Data for the study was collected from 100 customers from each financial institution. Total data collected from 200 customers.

Table 1. Sample of study

Islamic Financial Institution	Fully fledge Islamic Bank	Islamic banking Window
	Amana Bank PLC 100 respondents	Al Adalah 100 respondents

Source: survey data

Questionnaire

The questionnaire is divided into two components: questions about the digital banking service quality of Islamic financial institutions and questions about measuring customer satisfaction with digital services of Islamic financial institutions. It was subsequently distributed to

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customers of Islamic financial institutions in printed form for completion. The information was gathered via self-administered surveys, which were created in three steps: identifying variables from past research, finalising the questionnaire, and performing a reliability check. Primary data was acquired through the use of a well-organised questionnaire. The method used to collect data was the survey questionnaire technique. This study utilised primary sources to gather data. A survey with a good design was used in the research. The survey was organised to collect information and comprised three sections: A, B, and C.

Part A addressed demographic characteristics such as gender, age, number of family members, education, marital status, occupation, most preferred digital banking service, frequency of using digital banking, and duration with the banks. Part B comprised 15 statements to measure the effects of digital banking services on Islamic financial institutions in Sri Lanka. Five dimensions were considered to measure service quality: Efficiency, system availability, Ease of use, privacy security, and responsiveness. Part C consisted of 6 statements to measure customer satisfaction. The last structured survey was created with closed-ended questions using a 5-point, scaled rating scale, such as a Likert scale (e.g., 1). Strongly disagree, 2. Disagree, 3. Unbiased, 4. 5 in agreement. Completely in agreement. The questionnaire was developed with a five-point Likert scaling system by incorporating variables. The satisfaction level with the quality of digital banking services in Islamic financial institutions in Sri Lanka was assessed using a five-point Likert scale, with "Strongly agree = 5" and "Strongly disagree = 1" as options. Qualitative data were transformed into quantitative data, followed by thorough analysis using suitable statistical techniques to test the hypothesis and meet the research goals.

Secondary data from sources such as books, newspapers, magazines, and journals were also published. There is a wealth of information in these sources on the research area in business studies, regardless of the specific nature of the research area. Hence, utilising suitable criteria to choose secondary data for the study is crucial for enhancing research validity and reliability. Various journals, magazines, government reports, annual reports, internet sources, and newspapers were sources of secondary data collection.

Data Analysis

This research used descriptive statistics, including frequency distribution, to evaluate the demographic characteristics of the participants. The study used a quantitative method, which included analysing statistics. SPSS version 20 was used for analysing data, explicitly emphasising descriptive statistics such as mean and standard deviation. The researchers primarily focused on factors to measure customer satisfaction regarding digital banking services of Islamic financial institutions. Pearson correlation analysis was utilised to identify the association between the dependent variable (customer satisfaction) and the independent variables (Efficiency, System availability, Ease of use, Privacy security and Responsiveness). Additionally, regression analysis was employed to estimate the causal relationship.

Conceptual Framework

The conceptual framework illustrates how the specific variables in the study are connected according to the researcher's understanding. It pinpoints the necessary variables for the research study and acts as the researcher's guiding tool in conducting the investigation. In this research, the researcher utilised a conceptual framework from multiple sources highlighted in the literature review. The framework of concepts includes variables that are dependent and independent. Efficiency, System availability, Ease of use, Privacy security and Responsiveness are the independent variables, with customer satisfaction as the dependent variable. Using these independent and dependent variables, we created the conceptual model outlined.

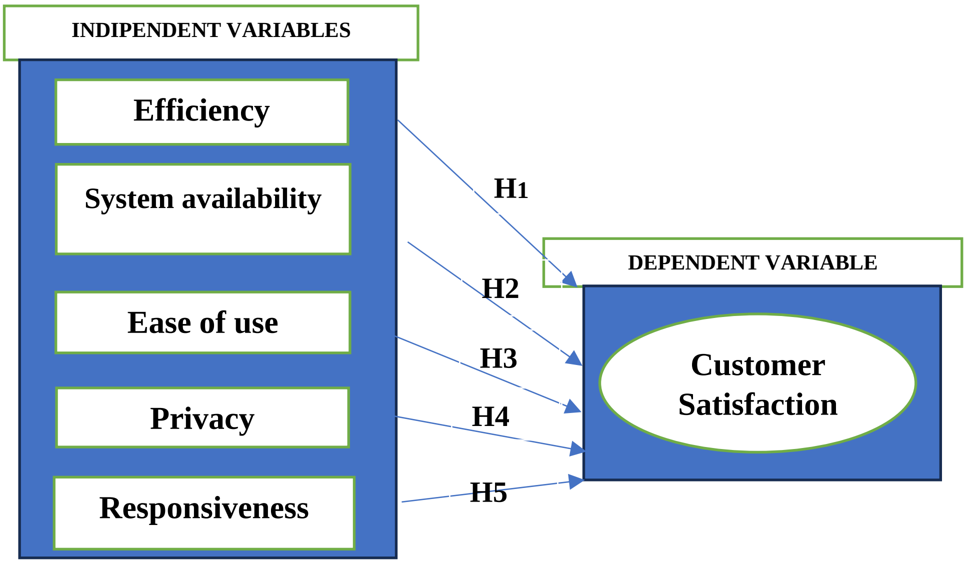

Figure 1. Conceptual Framework

Hypotheses

The research utilised a model specification to examine the hypotheses, using customer satisfaction with digital banking services as the dependent variable measured by Efficiency, System availability, Ease of use, Privacy security, and Responsiveness as independent variables. A study uses a hypothesis to establish the connection between two factors. This research employed testing methods that included alternate and non-directional hypotheses.

Ho: The satisfaction of customers in Islamic financial institutions in Sri Lanka is not influenced by digital banking services.

H_1: Efficiency and customer satisfaction are connected.

H_2: The connection between System availability and customer satisfaction exists.

H_3: Ease of use is linked to customer satisfaction.

H_4: Privacy security is correlated with customer satisfaction.

H_5: Responsiveness has an impact on customer satisfaction.

RESULTS

The researchers divided findings and results into subheadings to simplify the results' presentation.

Respondents' Percentage

Table 2. Population and Sample of Respondents

Bank Name	Sample	Respondents	Respondents	Non-respondents
Amana Bank	100	93	93%	7%
Al Adalah	100	88	88%	12%

Source: Survey Data

The table shows that 93 out of 100 questionnaires from Amana Bank PLC were completed, accounting for 93%, while the remaining 7% did not respond. Additionally, 88 out of 100 surveys were collected from AL Adalah, resulting in an 88% response rate and 12% non-response rate.

Respondent's Account Type

Table 3. Respondent's Account Type

Account Type	Frequency		Percentage	
	Amana	AL Adalah	Amana	AL Adalah
Current	15	19	16.1	21.6
Savings	60	57	64.5	64.8
Fixed Deposit	12	8	12.9	9.1
Any other	6	4	6.5	4.5
Total	93	88	100	100

Source: Survey Data

Table 3 reveals that most Amana Bank PLC and AL Adalah participants have a savings account. This is proven by the ownership of 64.5% of Amana bank PLC and 64.8% of AL Adalah. Lower respondents' customers of both Amana bank PLC and AL Adalah do not have any alternative at the same time. 6.5% ownership of Amana Bank PLC and 4.5% ownership of AL Adalah are confirmed.

Respondent's Length of Digital Banking Usage

Table 4. Respondent's Length of Digital Banking Usage

Length of Usage	Frequency		Percentage	
	Amana	AL Adalah	Amana	AL Adalah
Less than one Year	11	10	11.8	11.4
1-2 Years	38	39	40.9	44.3
3-4 Years	40	35	43	39.8
5-6 Years	3	4	3.2	4.5
6-8 Years	1	0	1.1	0
8-10 Years	0	0	0	0
Total	93	88	100	100

Source: Survey Data

The majority of respondents at Amana Bank had been with the company for 3-4 years, making up 43% of the total. On the other hand, the majority of respondents at AL Adalah had been with the company for 1-2 years, accounting for 44.3%. There were no respondents at Amana Bank who had been with the company for 8-10 years. The younger participants in AL-Adalah were aged between 6-8 years and 8-10 years. It is zero percent.

Respondents' Frequency Using the Digital Banking Services

Table 5. Frequency Using the Digital Banking Services.

Frequency Using The Digital Services	Frequency		Percentage	
	Amana	AL Adalah	Amana	AL Adalah
Daily	22	18	23.7	20.5
Weekly	44	42	47.3	47.7
Monthly	18	23	19.4	26.1
Less often	9	5	9.7	5.7
Total	93	88	100	100

Source: Survey Data

As shown in Table 4.8, most respondents used weekly digital banking services in Amana Bank PLC and AL Adalah. It's evidenced by a score of 47.3% and 47.7%, and lower digital banking usage frequency was less often an option in both Amana Bank PLC and AL Adalah. It's evidenced by 9.7% of Amana Bank PLC and 5.7% of AL Adalah.

Respondent's Most Preferred Digital Banking Service

Table 6. Most Preferred Digital Banking Service

Most Preffered Digital Banking	Frequency		Percentage	
	Amana	AL Adalah	Amana	AL Adalah
ATM	20	23	21.5	26.1
Internet Banking	40	32	43	36.4
Mobile banking	33	33	35.5	37.5
Total	93	88	100	100

Source: Survey Data

Internet banking is improved by customers' ability to carry out banking transactions at any time and place, faster and with reduced fees compared to traditional bank branches. Numerous factors contribute to the growth and spread of Internet banking. Banks can gain a competitive edge by utilising the Internet to cut costs and better meet customer demands. Online banking provides a range of benefits to banks, including tailored services for individual preferences, the creation of new products, and improved marketing and communication at reduced expenses. Bankers see online banking as a strategic chance to cut costs, improve service, grow their customer base, and increase cross-selling opportunities (Weshah 2013). Mobile banking is now being used as a wireless communication tool that adds value for customers during banking activities. Today, the primary emphasis has been on the realm of contemporary banking methods, providing banking and financial services through mobile phones. While the use of mobile phones for banking and financial matters has only been around for a few years, there have been notable advancements in this area in a short amount of time. There is great potential in this innovative approach to the future of banking. Another interpretation is a utility that allows users to access their account balance and receive alerts on their mobile devices. This is accomplished with strong security measures. As with traditional banking services, mobile banking services are provided through the mobile network. The bank has put a lot of emphasis on this factor, which could result in cost-effective banking services with unique mobile offerings (Rahmanni and Thavildari 2012). An ATM is a machine that allows clients of financial institutions to conduct money transactions in public areas without requiring bank customers to be present (Narayana Ganesan and Pavithra 2019). Amana and Adalah clients also use digital platforms like mobile banking, online banking, and ATMs more frequently. The majority of participants utilised online banking at Amana Bank PLC. The percentage is 43. 37.5% of participants from AL Adalah were utilising mobile banking. Customers of both

Amana Bank PLC and AL Adalah were also using ATMs. The evidence shows that Amana Bank PLC holds 21.5%, while AL Adalah holds 26.1%.

Respondent's Most Preferred Financial Service

Table 7. Most Preferred Financial Service

Most Preferred Financial Service	Frequency		Percentage	
	Amana	AL Adalah	Amana	AL Adalah
Balance Inquiry	16	9	17.2	10.2
Cash Withdrawal	20	23	21.5	26.1
Fund Transfer	20	18	21.5	20.5
Online Purchasing	11	12	11.8	13.6
Transaction History	8	12	9	13.6
Bill Payments	18	14	19.4	15.9
Total	93	88	100	100

Source: Survey Data

Both Amana Bank PLC and AL Adalah respondents mostly used financial services, which included fund transfer cash withdrawals and bill payments.

Correlation and hypothesis testing of Amana bank PLC

Correlation is a statistical metric that illustrates the relationship between two variables and shows that as one variable's value changes, the other variable typically changes in a particular manner. Therefore, we can identify actual connections in real life, such as income and spending, supply and demand, and decreasing absence and grades. The Pearson correlation coefficient r is the most frequently used among various types of correlation coefficients. It is a parametric test that should only be used when the variables follow a normal distribution and have a linear relationship between them. If not, utilise non-parametric Kendall and Spearman correlation tests. A p-value of 0.01 is considered as proof that the null hypothesis can be 'rejected'. Statisticians consider a p-value of 0.01 as 'highly significant' or state that 'the data is significant at the 0.01 level.' A skilled researcher studying a hypothesised relationship will establish the p-value before conducting the study. Generally, values of 0.01 or 0.05 are typically utilised. If the study yields a p-value lower than the predetermined threshold, the researcher will assert the significance of the study, allowing them to reject the null hypothesis and affirm the presence of a relationship (Jaadi 2019).

This study assesses and analyses the correlation between chosen variables, exploring the link between customer satisfaction and digital banking service at Amana Bank PLC in Akkaraipattu DS Division.

Results of the Correlation Analysis of –Amana Bank PLC

Table 8. Correlation Analysis of –Amana Bank PLC

R&P Value	Research Hypothesis	Results
0.316 0.002	H1: There is a relationship between Efficiency and customer satisfaction with digital banking services.	Supported/significant
0.125 0.233	H2: There is no relationship between system availability and customer satisfaction with digital banking services.	Not Supported/ nonSignificant
0.280 0.007	H3: There is a relationship between Ease of use and customer satisfaction with digital banking services.	Supported/significant
0.290 0.005	H4: There is a relationship between privacy and digital banking service customer satisfaction.	Supported/significant
0.394 0.000	H5: A relationship between responsiveness and digital banking service customer satisfaction exists.	Supported/significant

Source: Survey Data

The data above demonstrates a robust correlation between Efficiency and customer satisfaction with digital banking services. Therefore, hypothesis H1 receives support, while hypothesis H0 is refuted. System availability did not exhibit a positive correlation with the digital banking services of Amana Bank PLC. Therefore, the null hypothesis H0 is validated, while hypothesis H2 is not accepted. Conversely, Ease of Use correlates positively with customer satisfaction. Therefore, hypothesis H3 is affirmed while hypothesis H0 is disproved. Additionally, a correlation exists between privacy and customer satisfaction. This also indicates that hypothesis H4 is confirmed while hypothesis H0 is denied. Ultimately, a direct correlation exists between responsiveness and customer satisfaction in digital banking services provided by Amana Bank PLC. Therefore, hypothesis H5 is confirmed while H0 is denied.

Results of the Correlation Analysis of – Commercial AL-Adalah Bank PLC

Table 9. Correlation Analysis of – Commercial AL-Adalah Bank PLC

R&P Value	Research Hypothesis	Results
0.341 0.001	H1: There is a relationship between Efficiency and customer satisfaction with digital banking services.	Supported/significant
0.508 0.000	H2: There is a relationship between system availability and customer satisfaction with digital banking services.	Supported/significant
0.319 0.002	H3: There is a relationship between Ease of use and customer satisfaction with digital banking services.	Supported/significant
0.312 0.003	H4: There is a relationship between privacy and digital banking service customer satisfaction.	Supported/significant
0.432 0.000	H5: A relationship between responsiveness and digital banking service customer satisfaction exists.	Supported/significant

Source: Survey Data

The data above reveals a direct correlation between Efficiency and digital banking customer satisfaction at AL Adalah PLC. Therefore, hypothesis H1 is confirmed, while hypothesis H0 is denied. A direct link exists between system availability and customer satisfaction with digital banking services, supporting hypothesis H2 and rejecting H0. Conversely, a significant correlation exists between user-friendliness and customer satisfaction of AL Adalah PLC's digital banking services. H3 is found to be supported, while H0 is dismissed. Hypothesis H4 is confirmed, and hypothesis H0 is declined because there is a direct correlation between privacy and customer satisfaction. In conclusion, there is a significant correlation between responsiveness and customer satisfaction. The evidence supports H5 and rejects H0.

Relationship between Efficiency and Customer Satisfaction

Efficiency is the customers' capability to access the website, locate their desired product and related information, and complete the purchase with minimal difficulty (Kalia, 2013). Efficiency plays a crucial role in sustaining user loyalty and guaranteeing user satisfaction. Efficiency on a website in digital banking is measured by the rate of completed banking transactions compared to unsuccessful ones. Users are typically more loyal and content when their transactions are consistently completed efficiently. Efficiency refers to how easily customers can locate the digital services and information they are looking for with minimal effort. Efficiency positively impacts customer satisfaction with digital services offered by

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financial institutions. Therefore, numerous studies have utilised Efficiency as a factor to gauge customer satisfaction with digital services provided by financial institutions. As per Rajeshwaran (2020) and Perera & Priyanath (2018), Efficiency plays a significant role in influencing customer satisfaction with digital banking services. This research has a positive connection between customer satisfaction and the correlation between Amana Bank and AL Adalah Efficiency.

Relationship between System Availability and Customer Satisfaction

The central aspect of system availability is having modern equipment and physical facilities. A website is crucial for connecting with customers, making system availability essential for customer satisfaction. It discusses the structure of the website or system for business purposes, ensuring proper technical functionality and operational capacity of the site. Furthermore, it pertains to the functionalities offered on the website that allow customers to conduct transactions easily. Accessing an account through online banking is one of the simplest and most cost-effective methods available. The majority of financial institutions provide online services such as account opening, account inquiries, transfers, bill payments, electronic account registers, and access to essential financial information. One more advantage of online banking is that it is available 24 hours a day. E-banking, also known as electronic banking, is a system banks provide online. It is usable in various places, such as ATM machines, the Internet, or cell phones. E-banking services are available regardless of distance from a financial institution. This research has a positive link between AL Adalah's efficiency correlation and customer satisfaction with digital banking services, while Amana Bank PLC exhibits a negative correlation with Efficiency.

Correlation between User-Friendliness and Customer Contentment

Ease of use refers to an individual's belief that learning, implementing, and utilising technology in banking will result in a simpler process for users. If a system is user-friendly, it will not require a lot of effort, which is part of its Ease of use. Similarly, past research on digital banking services has also determined that digital services' convenience and user-friendly nature contribute to customer satisfaction (Alfarizi 2022). A system or innovation is considered user-friendly when it requires little physical effort and mental capacity to operate. A simple technological advancement that does not require much operational input results in improved performance, leading to increased customer acceptance. Customer usage is likely to be encouraged by technology that is user-friendly, leading to a positive attitude towards

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innovation. Having an easy-to-use online platform can be essential in boosting customer satisfaction, thus improving the likelihood of gaining loyal customers. Alternatively, if the electronic channel is difficult to navigate, it might hinder users from completing their transactions, leading to a decreased likelihood of them returning to the e-channel. This study indicates that there is a positive correlation between the Ease of use of digital services and customer satisfaction for Amana Bank PLC and Commercial Al Adalah.

Relationship between Privacy and Customer Satisfaction

The issue of customer privacy has become more complicated and disputed with the rise of tools and technologies that gather data on all aspects of our lives. Numerous consumers currently feel that they lack control over their personal information and are beginning to monitor how their information is gathered closely. The financial services industry is also being affected by these issues, as customer data has always been a fundamental asset. Privacy, data governance, and data security are crucial for digital banking, as customers must trust that banks can keep their financial and personal information confidential when conducting transactions on electronic devices. Privacy guarantees secure transactions by using unique passwords. Ensuring privacy and enabling secure transactions will result in customer satisfaction and trust (Rajeshwaran 2020). The bank's security means safeguarding customers' personal information and financial data to prevent theft and unauthorised access. At the same time, privacy in digital banking transactions refers to consumers' willingness to share their personal information with the digital banking service system. Therefore, various studies have shown that customer perceptions of evaluating the quality of digital banking services are significantly influenced by customer privacy security (Alfarizi 2023). The positive relationship between customer satisfaction with digital banking services and the correlation of privacy between Amana Bank PLC and AL Adalah was observed in the study.

Relationship between Responsiveness and Customer Satisfaction

Responsiveness deals with the banks' willingness to help customers with fast services, including assisting customers when they complain about e-banking services, such as no receipts received by customers for transactions made in situations where e-banking does not function for hours and sometimes days. Therefore, banks need to pay attention to their responsiveness so that they do not produce low-quality service as customers expect. Responsiveness for the customers should be based on the length of time they have to wait for help to answer their questions or concerns about their problems. Thus, service quality can be improved through responsiveness. In practice, Responsive employees can be indicated by notifying their customers accurately when the ordered goods are ready, giving full attention to the customers, encouraging service, and responding according to the customers' requests. Responsiveness means speedy handling of problems and returns through the site. It has to do with how customer care or support service responds to help customers when they face problems with a service. It is the business's ability to handle customer complaints due to transactional failures. It includes the extent to which the business has put measures in place to recover services when the e-channel cannot deliver as expected. E-channel users expect quick feedback on requests. So, it also involves attention and promptness in dealing with customer requests, questions, complaints, and issues and compensating customers when they encounter financial losses. Therefore, responsiveness can handle customer questions, concerns, and frustrations is essential to the perception of e-service quality. responsiveness can positively influence customer satisfaction with digital services provided by financial institutions. Thus, Many researchers have used responsiveness as a hypothesis to measure customer satisfaction with digital services provided by financial institutions. In this study, the responsiveness correlation of Amana Bank PLC and AL Adalah shows a positive relationship.

Respondents' Suggestions

This study aimed to measure customer views and satisfaction levels of Islamic financial institutions using five variables: Efficiency, system availability, Ease of use, privacy, and responsiveness. The study revealed a positive relationship with variables in commercial AL Adalah financial institutions. In Amana Bank PLC, Efficiency, Ease of Use, privacy, and responsiveness variables show a positive relationship, while the system availability variable shows a negative one. The researcher was given the opportunity to obtain the opinions of the customers through a questionnaire. Customers of both financial institutions presented their suggestions.

1. There are many system failures at Amana Bank. If there is a system failure, the bank has not informed it through social media platforms or any other suitable communication method. It will raise many issues for customers in their daily banking needs. If there are any system failures in other banks, they fix them soon. But at Amana Bank, it takes too much time.
2. Suppose a customer contacts the contact centre. If there is any doubt, they do not provide adequate guidance.

3. Available digital services are satisfying, but compared to conventional Islamic financial institutions with a range of digital services. In both financial institutions. Some customers of AL Adalah suggested that AL Adalah's Islamic banking services are limited compared to commercial Bank PLC.
4. Islamic banks should enhance the promotion of their digital services to address the current deficiency in public awareness regarding these offerings.

Today, digital banking is a new concept. Islamic financial institution are motivating their customers to consume their digital services, such as app installations, the requirement for short regular massage services, being motivated to use ATMs without slip-less services, etc. But those facilities can't be used by everyone. So, the branches should give clear explanations to customers while opening an account.

DISCUSSION

The study aims to assess customer satisfaction with digital banking services provided by Islamic financial institutions in Sri Lanka. At first, the research finds that the youth prefer digital banking, while individuals of all income levels utilise digital services in Islamic financial institutions. Amana Bank needs to focus on digital services and system availability. Based on survey results and customer complaints, digital services at Amana Bank are experiencing more system downtime. In such cases, customers cannot use the digital banking services they need. At the same time, other banks fix such system-down issues in a short time. Apart from that, customers have also complained about the digital services of Islamic financial institutions, so there is a need for both financial institutions to pay close attention to customer complaints, and the quality of digital services offered to customers should be further enhanced.

RECOMMENDATIONS

This study aimed to measure Islamic bank customers' views and satisfaction levels of digital banking services using five variables (Efficiency, system availability, Ease of use, privacy, and responsiveness). The study revealed a positive relationship with commercial banks and the system availability correlation of Amana Bank PLC, showing negative results with digital banking services; several recommendations have been given according to results and customer complaints. Recommendations are suggested in order to enhance the quality of digital services provided by Islamic financial institutions.

The bank caters to the requirements of farmers, manufacturers, merchants, and all other segments of society. Financial institutions must inform rural residents about digital banking services and products, emphasising their features and advantages. Creating awareness is crucial for financial institutions to promote digital banking. The bank needs to conduct public education campaigns for people of all ages and income levels.

The customer's experience contacts centre affects their overall satisfaction with used banking services. This is because contact centres are the most common channel customers utilise in critical situations. The primary responsibilities of the customer centre are efficiently and accurately resolving customer issues, including but not limited to account inquiries, transaction disputes, and technical difficulties. To provide a genuine contact centre experience, banks must train their customer service representatives to understand better and resolve their customers' problems. Outsourcing the contact centre enables the bank to hire customer service specialists with prior experience. The company that provides the outsourced contact centre devotes sufficient effort, time, and resources to enhance the agent's ability to provide optimal customer service.

In order to prevent confusion among their customers, financial organisations should focus on creating user-friendly platforms with a wide range of features. To improve user experience, simplify product design by minimising unnecessary steps and implementing a user-friendly layout for digital services. Additionally, banks must stay current with design trends to appeal to a broader customer base. Banks and financial institutions must create user-friendly digital platforms that can be easily accessed on various devices, with a focus on mobile phones, to meet the preferences of digital users who rely on mobile apps and ATMs to check their financial activities. Typically, individuals seek a wide variety of banking functionalities, smooth interactions, and easy tracking of their financial activities.

Islamic financial institutions have a relatively short history compared to conventional financial institutions. Conventional banks in Sri Lanka are satisfying their customers by providing various types of digital services and better digital services. Islamic financial institutions must increase their digital services to satisfy customers, and they should increase self-service centres.

If there is a system failure in digital services in Islamic financial institutions, resolving the issues takes a long time. Reducing system downtime is exceptionally crucial as it directly affects customer trust. An offline system may cause customers to be unhappy and lose faith in the bank, which can harm its reputation. As a result, banks need to implement measures to prevent system downtime in advance. This will assist them in preventing possible losses and retaining customer loyalty. Banks should also consider teaming up with trustworthy cloud providers to establish a strong, flexible cloud infrastructure that meets all their tech needs. Banks can maintain a competitive edge, customer satisfaction, and market reputation by making strategic investments early on.

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