

E-Banking on Customer Perception: Reference to Puttalam District

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Abstract

After the industrial revolution, the world has become a frantic, industrious and a developed place. Technological intervention had both good and bad effects and both affected human activities by changing everything upside down. Mobile technology was introduced to the banking after inventing smart phones and Banking became E – Banking, which was much accessible and convenient. This study examines the effect of E- Banking on customer perception. It is important to know both the positive and negative effects of E- Banking in order to fulfill requirements of customers. The main objective of this study is to investigate the effect of E- Banking (as Trust, Security, Privacy and Ease of Access) on customer perception. This study is significant to identify the issues that occur on customer's minds regarding E- Banking and solve them. Target population was bank customers of Bank of Ceylon, Peoples Bank and National Savings Bank which are Government Banks of Sri Lanka. 150 sample was collected by distributing a questionnaire to the customers of selected branches in Puttalam District. The Statistical Package for Social Sciences (SPSS) was used for data analysis. Independent variable of this study is E- Banking and it consists of trust, security, privacy and ease of access and the dependent variable is customer perception. After analyzing the data, the researcher found a significant relationship between the dimensions of E- Banking and customer perception. The researcher recommends that the banks should maintain their reputation because one of the major concerns in the customers' mind is the reputation about the confidentiality.

Keywords: Customer perception, e-banking, government banks