

**PERCEIVED QUALITY OF ONLINE MERCHANT SERVICES  
OF BANKS: A COMPARISON BETWEEN STATE AND  
PRIVATE BANKS IN MONARAGALA DISTRICT**

by



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## ABSTRACT

This present study focus on perceived quality of online merchant services of banks: A comparison between state and private banks in Monaragala district. This study was based on primary data. To achieve the objectives questionnaires was developed with items, measure that perceived quality of online merchant services of banks. The sample size of 100 online merchant services users in state and private banks in Monaragala district. The data collect were analyzed with descriptive statistic and independent sample t-test.

The findings of the study indicate that perceived usefulness, perceived ease of use perceived trust, relative advantages and amount of information are high level in online merchant services of banks in Monaragala district. And also all State and private banks have high level online merchant services. Finally find the state banks have high quality than private banks of online merchant service in Monaragala district.

**Keywords:** Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Security & Privacy, Relative Advantages ,Amount of Information

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