

**CUSTOMER PERCEPTION ON QUALITY OF E-BANKING
SERVICES OF COMMERCIAL BANKS IN ANURADHAPURA**

By



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ABSTRACT

With the rapid advancements in technology, lifestyle and demographics of people, the traditional branch banking is turning into electronic banking. Customers tend to the higher level of service quality based on online than traditional banking services. In this context, the study aims to find out the extent of customer perception on the quality of e-banking services of commercial banks in Anuradhapura. A structured questionnaire relating to e-banking services was administrated to 100 e-banking users of four commercial banks in Anuradhapura district. The study was used the descriptive statistics basically to analyze the data. According to the findings of the study, customer perception on the quality of e-banking services of commercial banks is high level in Anuradhapura district. The results of descriptive statistics indicated that convenience, security, ease of use, accessibility and usefulness are in high level. It revealed that customer perception regarding the quality of e-banking services of each selected bank is significantly not varying and when take all dimensions and overall level of customer perception on the quality of services all banks are in high level. The study also observed that customer perception on the quality of e-banking services is not varying with the gender of the respondents. But, there are significant differences in age level, education level, monthly income level and volume of using e-banking of the customers.

Keywords: Customer perception, e-banking, service quality

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