

## **A Study of Awareness and Usage of E-Banking Services Among Women with Special Reference to Kundasale Division, Kandy**

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### **ABSTRACT**

**Introduction:** This research study investigates the awareness and usage of e-banking services among women in Kundasale Division, Kandy District.

**Design/Methodology/Approach:** For this purpose, nine hypotheses were proposed and tested. In this study, Usage of e-banking services is measured by the eight components; Demographic factors, awareness, convenience, security, cost effective, perceived risk, attitude, Knowledge and accessibility. Moreover, researcher has examined the impact of demographic factors to the awareness to e-banking services. Sample size comprises of 214 respondents from women who lived in Kundasale division, Kandy District. Sample was selected using convenience sampling technique and data was collected through primary sources. To collect the primary data, questionnaire was used. The statistical methods of Regression analysis were used for the testing of the research hypotheses.

**Findings:** Results revealed demographic factors, convenience, attitude, knowledge and accessibility and security, cost effective and perceived risk has insignificant impact on usage of e-banking services among women. Also, the women demographic factors have significant impact on the awareness of e-banking services.

**Conclusion:** The final results emphasize that the overall model for demographic and awareness and usage of e-banking services has significant impact on the usage and awareness of e-banking services among women and out of this demographic factors only marital status examined the insignificant and when considering factors affects only three factors (convenience, attitude, knowledge and accessibility ) were significant while security, cost effective and perceived risk were not significantly impact on the awareness and usage of e-banking services among women in Kundasale Division, Kandy.

**Keywords:** *E-banking, Women, Awareness and Usage, Kundasale Division*