

Study of Employees' Perception Towards E-Banking: With Special Reference to The Bank of Ceylon Branches in Kurunegala District

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ABSTRACT

Introduction: This study is aimed to attain a depth understanding of bank employees' perceptions towards the implications of e-banking. This study investigates on implications that can be used to measure the usefulness of e-banking, banking employees' perception towards them and factors affecting those perceptions with special reference to Bank of Ceylon branches in Kurunegala district.

Design/Methodology/Approach: Seven variables were identified as perception measurements of E-banking and structured questionnaire was used for data collection. Convenience sampling technique was used to select the sample. Descriptive statistics, One Sample T-test and One Way ANOVA statistical tests were used to test hypotheses.

Findings: The results show that BOC employees perceive that the use of e-banking has significant positive impact on the bank's efficiency and effectiveness, customer satisfaction, overall cost, profitability, market effects and security. Younger and educated employees who holding higher positions in branch hierarchy have a significant positive perception towards E-banking.

Conclusion: Banks should be assigned younger and educated employees as digital product introducers to the customers and recruited young and educated employees.

Keywords: *E-banking, Perception, Implications, Bank of Ceylon, Bank employees*