

CHALLENGES IN IMPLEMENTING INTERNET BANKING IN AMANA BANK PLC

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Abstract: This thesis reports the finding of a study issues concerning the adoption of online banking in Kalmunai D.S division. This study investigates customer's adoption within the context of consumer expectation and satisfaction.

The benefits of online banking have been established as being numerous and its success has been argued by many researchers to depend partly on the quality of the banking services but more especially on customer preferences and satisfaction. Surprisingly, as numerous as these online banking benefits are, very long queues could still be seen in many banks for the consumption of the traditional banking services of fund transfer, cash deposits and cash withdrawals. However, to prove the success of online banking in Kalmunai DS division, user's expectation and satisfaction of the system need to be validated. Many research works had been conducted using the Technology Acceptance Model (TAM). TAM poses five theoretical constructs; perceived usefulness, perceived ease of use, perceived enjoyment, information on online banking and security and privacy. This research work examines the factors that may influence user's expectation and satisfaction on Internet banking in Kalmunai DS division.

Primary data were used in this study. Primary data were collected from Questionnaire and interviews and 200 online banking consumers were selected as sample and questionnaires were issued to them to collect the data. Collected data was analyzed by univariate method. The data were analyzed using the computer packages such as SPSS and Microsoft Excel.

The study was found what the factors are influencing to the online banking for business activity in Kalmunai D.S Division. Eventually this research report recommends some solution for the online banking consumers to get some knowledge about online banking for business activity.

In addition to the above, the study offers suggestions to the online banking consumers for their future survival and success.

Keywords: Internet Banking, Consumer Expectation, Customer Satisfaction.