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E BANKING EXPERIENCE AMONG ACADEMIC AND ADMINISTRATIVE STAFF IN SRI LANKAN UNIVERSITIES

Abstract

This paper examines the level of e-banking utilization experiencing by academic and administrative staff of Sri Lankan Universities. The study was purely based on primary data gathered through a structured questionnaire and both face to face and e mail methods were employed to address the respondents. Further, 149 questionnaires were collected using the convenient sampling method. Descriptive as well as inferential statistical techniques were used to analyze the data and the analysis was carried out corresponding to the demographics of respondents. The data analysis mainly revealed that only 26.2% of the respondents are having the Internet banking accounts and most of them use the facility to just check the balance of the bank account. Further, security concern and lack of awareness were identified as the main two reasons for not using the Internet banking. Consequently, the banking industry in Sri Lanka should pay their attention to improve the awareness and security of e-banking among their customers.

Keywords:

E Banking, Security, University, E mail

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