ABSTRACT

The aim of this study was to investigate the customer perception towards the internet banking services and to identify the main factors affecting the usage of internet banking. It was mainly focused on customers' perceptions about internet banking, the factors that drive consumers, how consumers have accepted internet banking and the ways to improve the usage rate. This research was carried out through validating the conceptual model of internet banking. For that purpose, two hypotheses were employed for the research methodology. Questionnaire was prepared and conducted a survey in the field. The basic finding of this research was that there is an impact by authentication on customer perception of e-banking. The findings of the investigation will help to improve the customer perception while increasing the usage of internet banking and to carry out banking operations in more cost effective manner.