

GEOGRAPHICAL INFORMATION SYSTEM TO MOBILIZE BANKING PRODUCTS

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There are different types of banks located at various places in Sri Lanka as well as all over the world. Some of those banks situated at Sri Lanka are not banking only in our country while some are banking only in our country as well as some banks act only in a some region. There is a very big competition among banks in these days because; it seems to be a very profitable business. Therefore, bankers are always trying to increase the number of customers as well as to keep their customers by satisfying their needs as soon as possible. Not only that but also, banks try to delight their customers by using new technology.

GIS and Remote Sensing is also one of the newest technologies in the world. Therefore, this research aimed to use GIS and RS for today's banking to increase the customer base as well as to provide a better customer service. The main objective of the study is to develop a geographical information system to mobilize banking products.

This study focused to develop maps for the population over 18 years old who are eligible to open a bank account in a bank. There it has been considered to categorize the population in to two categories as BOC customers and the non-BOC customers. The next step goes to introduce the most suitable product for those non-BOC customers. There, it has been selected only three banking products which could cover total population who are eligible to open a bank account. Finally the collected data were plotted on the maps to find out the locations of the population to promote the banking products easily.

The results clearly indicate that most of the population is still not connected with BOC and have to canvas the most suitable products among them. That would help to increase their lifestyle in to a better position and the bank also could promote their products among the population in an easy way. It would be able to increase the volume of the customers as well as the amount of the deposits in the bank. Bank would be able to cover all the non-BOC customers by using three banking products. Promotions would be done by using the created maps.

However, the collected database aimed only at a small group of community with compared to the total population of the country. The research basically aimed to create a method by using geographical information system to mobilize banking products. It was able to achieve by using the selected sample population.