



First Annual Student Research Session on Social Sciences & Languages

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of Sri Lanka

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Factors Influencing the Customer Adoption of Internet Banking: With Reference to the Employees of Sabaragamuwa University of Sri Lanka

Lankeshwara P* & Jagoda DJ

The banking industry has undergone a dramatic change since internet penetration and the concept of Internet Banking were introduced. Internet Banking is defined as an internet portal, through which customers can get different kinds of banking services. The purpose of this study is to explore the determinants which influence the adoption of Internet Banking services among employees of Sabaragamuwa University of Sri Lanka who have used banking services. The study is primarily based on primary data and cluster sampling was applied on the population of employees and the respondents were selected randomly from each of the cluster according to the researcher's convenience. A structured questionnaire was distributed and only 200 questionnaires were taken.

The binary logistic regression analysis technique was applied to analyze the data. Based on the logistic regression results, the researcher has identified that the factors such as ease of use, perceived usefulness, employment status and the availability of internet access were significantly influential to the adoption of Internet Banking in different magnitudes. The clerical & allied grades have recorded the highest adoption and the academics & academic supports have approximately an equal level of tendency of adoption compared to the minor workers while the minor workers were the least adopted. When the customers' perception towards the usefulness or ease of use of Internet Banking increases; the adoption has also shown an accordant increase. The customers who have the internet access have a higher tendency of adoption than those who do not have. Further the qualitative analysis revealed that the fear to use and less understanding were some main concerns for not adopting.

Key words: Internet Banking, Awareness, Customer, Adoption, Perceptions

* nishu.prabha@gmail.com