

**CUSTOMER ACCEPTANCE OF INTERNET BANKING  
IN SRI LANKA**

Tharindu maduranga perera

[Tharindumadu14@gmail.com](mailto:Tharindumadu14@gmail.com)

Department of Accountancy, University of Kelaniya

**Abstract**

A growing phenomenon in financial services is the use of the internet as a channel for financial services. The internet bank usage might however not be easy for the consumers. Internet banking services have a relative advantage over brick-and-mortar banks in terms of “timeliness and accuracy of information flow” that minimizes the information latency in an intense decision-making environment. (Kesharwani & Bisht, 2011). The internet bank usage might however not be easy for the consumers. Consumers’ use of internet banking requires acceptance of the technology, which can be complicated because it involves the changing of behavioural patterns (Nilsson, Kerem, & Eriksson, 2004). Internet banking (IB) has been perceived as a potentially feasible alternative distribution channel, due to increasing computer literacy, deregulation in the financial sector, the rapid diffusion of electronic commerce, changing customer demands for innovative financial products (services), and strong commitments to reduce operating costs and create customer convenience (Celik, 2008).

The purpose this research is to observe whether technology acceptance of internet banking in Sri Lanka. The sample for this research will obtained from the Sri Lankan commercial banks. The objective of this research is to findout the relationship between customer acceptance & internet banking .

**Key Words:** Customer, Internet banking, Banking industry