

Factors influencing on use of E-banking among Customers of Regional Development Bank in Sri Lanka

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Abstract

The facility of E-banking has been arrived to the current context as an innovation of technological and telecommunication enhancement for some state and commercial banks in Sri Lanka in different manner. As a state special mentioned bank, Regional Development bank which commence especially in rural areas is in the initial stage, of introducing that facility to its customers providing only ATMs and mobile banking in primary stage. In this research it is intended to find what are the reasonable factors influence the use of E-Banking among customers in Regional Development Bank where the customers has low literacy and technology adaptation. The research is based on determining the level of E-banking adaptation in RDB and identifying the difference of willingness to adopt E-Banking between RDB customers and other banking customers who are using E-Banking. Determining the factors effect on adaptation of E-banking is another objective of doing this research. The Technology Acceptance Model (TAM) (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989) is the primary model which is used to incorporate with the research. For this research the two samples of data will be gathered. With the sample of sixty from RDB customers and the sample of forty, the customers who are currently experience of using E-banking in other banks in the Gampaha District will be used to gather date by providing a questionnaire. The 2nd sample of 40 is used as a control group. There are three designs will be used to complete this research such as Descriptive, T- test and Regression. This research is used to find the gap between the adaptations to use of E-banking among customers in Regional Development Bank since it is in the initial stage of introducing E-banking facility to its customers who are low in literacy and technology.

Keywords: *Adaptation, E-Banking, TAM model*