

## **The Factors Influencing on Internet Banking Adoption in Sri Lanka.**

**J.D .C Mangalee**

Department of Marketing Management, Faculty of Commerce and Management Studies,  
University of Kelaniya, Sri Lanka

**S.I Wijenayake**

Department of Marketing Management, Faculty of Commerce and Management Studies,  
University of Kelaniya, Sri Lanka

In this present era of technology, every individual is being affected by technology. E-banking technology has wide acceptance throughout the world. It is getting popular day by day and the development and success of internet banking in Sri Lanka depends on the customers' acceptability of this concept. Although there were lots of researches had been conducted related to the adoption of internet banking in foreign countries, the researches relating to Sri Lanka is limited. The underlying purpose of this research is to evaluate the factors influencing on internet banking adoption in Sri Lanka. In here model was developed through online survey. Five hypotheses were developed and this model was tested with 100 respondent western province in Sri Lanka. The response of the respondents was quite appreciated and the response rate was about 82%. Reliability and regression technique are employed to study the relationship. Perceived risk, perceived trust, perceived usefulness, social influence, perceived security factors were used to measure customer adoption of internet banking. The results of data analysis showed that above factors have impact customer adoption of internet banking. The results also propose that demographic factors impact significantly internet banking adoption in Sri Lanka.

**Keywords:** Internet banking, Adoption, Perceived Trust, Perceived Risk, Perceived Use Fullness, Social Influence, Perceived Security