

## The Study on the Factors Influencing to Customer Adaption of E-Banking in Sri Lankan Banks

P.A.H.L. Perera, D.H.S.W. Dissanayake, N.P.T. Deshika

*Department of Accountancy, Faculty of Business Studies and Finance, Wayamba University of Sri Lanka*

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This study attempts to examine the factors affecting to customer adoption of E-banking in Sri Lankan Banks. E-banking provides many services for their customers. Convenience, speed, efficiency, effectiveness are advantages of E-banking on the customer's hand. Bank considers it as it holding customer and reduce paper works. Through this observation, researcher found factors of people adopt to E-banking and after that Banks can address to those factors and promote it. So they will be able to speed their E-banking market. On the other hand, Customer will get more benefits of E-banking. This study is based on positivistic paradigm hence deduction method is used as reasoning approach and used quantitative techniques. The data for this study is used primary and secondary data to analyze the database and give an opinion. Primary data was collected from customers from five registered commercial banks by using a questionnaire which is a type of Likert scale form. Secondary data was collected by the annual reports (2017) of commercial banks. As the sample of this research, the researcher selected 163 E-banking customers of five registered commercial banks. The researcher has used usage of E-banking as dependent variable and attitude, subject norms, perceived behavior as independent variables. In this study, researcher used descriptive statistics for the determinants of customer adoption of E-banking. The study is used correlation analysis to investigate any relationship between attitude, subject norms, and perceived behavior with the Usage of E-banking. According to the Correlation Analysis, the values of 0.865, 0.689, and 0.688 at 0.000 levels respectively depict the positive relationship between usages of E-banking. The study is used Multiple Regression Analysis to assess the impact of factors influencing to customer adoption of E-banking. According to Regression Analysis, the study reveals that the attitude, subject norms and perceived behavior impact positively to usage of E-banking. This research is significant to all the banks to take their decisions to satisfy their customers. Moreover, by proceeding those decisions banks can achieve their financial targets.

*Keywords: Attitude; Subjective norms; Perceived behavior*

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<sup>1</sup>Corresponding author.

E-mail address: [deshika.thilini@gmail.com](mailto:deshika.thilini@gmail.com)