

A Study of Online Banking Adoption among University Graduates: An Empirical Study Using the Extended TAM Model

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Abstract

This research reports the findings of a study concerning the acceptance of university graduates' adoption within the context of Sri Lankan online banking services whereby the research framework is based on Technology Acceptance Model (TAM) 2 and the research model included factors that would influence the acceptance of online banking in Sri Lanka. Accordingly, the main objective of this study was to identify the factors affecting University graduates' adoption of online banking in Sri Lanka using the extended TAM model. The chosen sample of 250 graduates, were selected as a sample based on the convenience sampling method and they consist of online banking customers who were graduated from universities in the Western Province of Sri Lanka. Researchers used primary data for the data collection. The collected quantitative data were analyzed through SPSS using descriptive analysis techniques. According to the TAM 2 model, there were eight factors such as perceived ease of use, perceived usefulness, security and trust, subjective norm, image, output quality, experience and job relevance were considered as independent variables with the university graduates' adoption of online banking. The results of this study can be used by various parties such as banks, online banking service providers and future researchers. Also action can be taken to improve customer adoption of online banking.

Keywords: Online Banking, Extended TAM Model, University Graduates, Sri Lanka