

## **Antecedents of Customer Adoption on Internet Banking Facilities with Special Reference to Local Financial Institutes in Sri Lanka**

Madusanka K. A. E.<sup>1</sup> and Wanninayake W. M. C. B.<sup>2</sup>

Money related advancement and innovation transformation have permitted the improvements of new and increasingly proficient conveyance and preparing channels just as progressively imaginative items and administrations in the banking industry. Banking establishments are confronting rivalry from one another as well as from non-bank money related go-betweens just as from elective wellsprings of financing. In the last decade, the banking division has seen a significant change inferable from the adjustments in the worldwide money related condition.

Even though the financial industry seriously acquainted new innovative stage with their clients to more accommodation exchange process. Primary objective behind this examination is recognized and study the antecedents which influence client web banking adoption in Sri Lankan internet banking users. At the point when studying the previous examinations there are no understandings of past researchers for the forerunners of web banking and further, there are no adequate confirmations in that field in Sri Lankan setting.

The researcher has selected the “Technology Acceptance Model (TAM)” to investigate the study and it is one of the most broadly utilized models to clarify client acknowledgment conduct. Subsequently, this assessment utilized a quantitative approach to lead the examination and according to the past researches which resembles this investigation, this examination will be picked quantitative technique. The quantitative technique was more helpful to explore the examination and data assembled by a total study offer to a picked normal system of exploration as opposed to control the customary procedure. Along these lines, this investigation was driven by a low researcher deterrent through field diagrams. In this examination, the authority has assembled data from particular people concerning the critical components when using web banking. Individually data gathering is more significant than the online information assortment techniques. Henceforth analysts were gathered information from the examiner strategy gathering data through the field overview.

The population which is chosen for study ought to be more extensive to incorporate the whole financial industry. In any case, to complete the examination successfully the populace was limited to three chose Sri Lankan neighbourhood financial institutes. The sample size of this investigation will be restricted to 300 because of time and cost

---

<sup>1</sup> LOLC Finance PLC (*eranda.eme@gmail.com*)

<sup>2</sup> Department of Marketing Management, University of Kelaniya, Sri Lanka.  
(*bwanninayake@gmail.com*)

imperatives. Under the elucidating investigation “mean, mode, standard deviation, and fluctuation” are ascertaining and in Pearson relationship examination, a connection was applied while utilizing relapse huge levels. SPSS programming adaptation was used to break down the gathered information from the example which measures from the survey utilized a 5 point Likert scale to demonstrate the respondent's thoughts.

The study was carried out by using a one-sample test and multiple regression analysis to test the hypotheses which measure the degree of usage of internet banking facilities and influence independent variables towards the use of internet banking facilities. After considering all the factors, the researcher concluded that there is an impact on customer trust, compatibility, and information quality toward the use of internet banking facilities. When considering the research finding more males are willing to use internet banking rather than females and the majority of them are age between 25-35. Most of the younger crowd use internet banking rather than elders crowd.

**Key words:** *Compatibility, Customer Trust, Information Quality, Perceived Usefulness, Perceived Ease of Use.*

## References

- Abdullah, F. et al. (2011) ‘Bank Service Quality (BSQ) Index’, *International Journal of Quality & Reliability Management*, 28(5), pp. 542–555. doi: 10.1108/02656711111132571.
- Albert, T. C., Goes, P. B. and Gupta, A. (2004) ‘Gist: A model for design and management of content and interactivity of customer-centric web sites’, *MIS Quarterly: Management Information Systems*, 28(2), pp. 161–182. doi: 10.2307/25148632.
- Authors, F. (2011) ‘Article information’: doi: <http://dx.doi.org/10.1108/MRR-09-2015-0216>.
- Authors, F. (2013) ‘Article information’: doi: <http://dx.doi.org/10.1108/MRR-09-2015-0216>.
- Authors, F. (2015a) ‘Article information’:
- Authors, F. (2015b) ‘International Journal of Bank Marketing’.
- Broderick, A. J. and Vachirapornpuk, S. (2002) ‘Service quality in Internet banking: the importance of customer role’, *Marketing Intelligence & Planning*, 20(6), pp. 327–335. doi: 10.1108/02634500210445383.
- Dessart, L., Veloutsou, C. and Morgan-Thomas, A. (2015) ‘Consumer engagement in online brand communities: a social media perspective’, *Journal of Product & Brand Management*, 24(1), pp. 28–42. doi: 10.1108/JPBM-06-2014-0635.

- Devi Juwaheer, T., Pudaruth, S. and Ramdin, P. (2012) Factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius, *World Journal of Science, Technology and Sustainable Development*. doi: 10.1108/20425941211250552.
- Harrison, T. S., Onyia, O. P. and Tagg, S. K. (2014) 'Towards a universal model of internet banking adoption: Initial conceptualization', *Marketing Intelligence and Planning*, 32(7), pp. 647–687. doi: 10.1108/IJBM-06-2013-0056.
- Hasim, M. S. and Salman, A. (2010) 'Factors affecting sustainability of internet usage among youth', *Electronic Library*, 28(2), pp. 300–303. doi: 10.1108/02640471011033657.
- Ngoc Phan, K. and Ghantous, N. (2013) 'Managing brand associations to drive customers' trust and loyalty in Vietnamese banking', *International Journal of Bank Marketing*, 31(6), pp. 456–480. doi: 10.1108/IJBM-04-2013-0038.
- Parasuraman, A., Zeithaml, V. A. and Malhotra, A. (2005) 'E-S-QUAL a multiple-item scale for assessing electronic service quality', *Journal of Service Research*, 7(3), pp. 213–233. doi: 10.1177/1094670504271156.
- Rexha, N., Kingshott, R. P. J. and Shang Shang, A. (2003) 'The impact of the relational plan on adoption of electronic banking', *Journal of Services Marketing*, 17(1), pp. 53–67.