

Adoption to E-Banking Services by Banking Customers: With reference to Licensed Commercial Banks in Colombo District

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ABSTRACT

Introduction: This study investigates factors influencing of Adoption of E-banking by Banking Customers in Sri Lanka with special reference to Colombo District. Accordingly, this study aims at examining the impact of subjective norms, the customer attitude and perceived behavioral control towards E banking on customer adoption in Sri Lanka.

Design/Methodology/Approach: This study employs descriptive research design techniques in gathering, analyzing, interpreting and presenting the information. Also, study has used convenient sampling technique with a sample of 200 mobile banking users in Colombo district and the data is collected through a questionnaire.

Findings: It has resulted a positive significant impact on customer adoption by e banking by Subjective Norms and Perceived Behavioral Control with R square value of 0.572%. The results and the findings of the study shows which variables have impact on customer adoption towards E Banking and how the age has been impacted on adoption towards E Banking in Sri Lanka.

Conclusion: This study can be contributed to increase the adoption for E Banking Services in Sri Lanka.

Keywords: *E-banking, Subjective Norms, Customer Attitude, Perceived Behavioral control, Adoption*