

## IMPLICATION OF INTERNET BANKING AND ATM TO THE BUSINESS

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### Abstract

Information Technology (IT) plays a vital role in all sectors in businesses today. This is particularly true in the information intensive industries, such as banking. It is well known that commercial banks increasingly use IT to gain competitive advantage.

Focus of this research is to investigate the factors behind acceptance, rather non- acceptance, of ITDBS by Sri Lankan banking customers. The study mainly attempts to answer “why” and “how” questions rather than “what” questions. Published statistics on usage of such services were examined. Face to face discussions were held with bank managers. Semi structured interviews conducted with the banking professionals was the primary strategy of data collection in this respect. A questionnaire survey was administered with people attached to selected organizations. Usage of IT driven banking services by Sri Lankan customers are extremely poor, except for ATM services. This situation has been accepted by most banking professionals. Majority of Sri Lankans are not technology savvy the banks tend to adopt a wait and see attitude. Is this is a plausible argument from the banking point of view? If so why do the banks make high investments on IT driven banking services? Other conclusions of this research are mainly related to the proposed model that explains the reluctance to use ITDBS by Sri Lanka customers. This research highlights that fact that the decision makers and IT professionals in the banking sector are not adequately market oriented.

**Key words:** Customer Acceptance of IT, IS success, IT driven banking services (ITDBS), Service Quality