Antecedents on Customer's Intention to Use of Internet Banking Facilities: with Special Reference to Sri Lankan Customers

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This study aims to investigate the antecedents of customer's intention to use Internet Banking facilities. When conferencing the literature, there are so many antecedents that affect customers' intention to use Internet Banking facilities, But, there is a lack of previous studies examining antecedents of customer's intention to use Internet Banking facilities in the Sri Lankan context. Hence, this study review selected antecedents of how theoretical & empirical contribution will be addressed that dilemma. As this study was quantitative in nature, it used structured questionnaires to collect primary data based. Researchers employed one sample t test, multiple regression, and core relation analysis as main statistical tools to investigate the hypothetical impacts. The findings revealed that perceived usefulness, ease of use, customer trust, perceived risk, compatibility, and information quality significantly impact customers' intention to use Internet Banking facilities. Therefore, the study's findings have a more practical contribution for the marketers in the online banking sector for making effective decisions. Finally, the researcher proved a high degree of customer's intention to use Internet Banking facilities in Sri Lanka.

Keywords: Compatibility, Customers Trust, Information Quality, Internet Banking, Perceived Ease of Use, Perceived Risk, Perceived Usefulness