

**Factors Affecting to Customers Adoption of Internet Banking Facility:  
Evidence of People's Bank Customers in Gampaha and Colombo Districts**

**Jeewani Piyumi Wickramaarachchi**

Department of Finance, University of Kelaniya, Sri Lanka  
wickramaarachchijeewani@yahoo.com

**Abstract**

This Research is focused about the factors affecting to customers adoption of internet banking facility in People's Bank in Sri Lanka. Banking industry helps customers to manage financial assets. At present people are busy, so they have no time to go to the bank for their banking needs. Internet banking facility has been introduced to help them to fulfil their banking needs. Researcher has considered about six factors which influence on customer adoption such as customer attitude, Relative Advantage, Customers' Banking Need, Easy to use, Security and Trust. So Researcher selected 16 branches and service centers in Gampaha district and 10 branches and service centers in Colombo district. The questionnaires have been launched to collect data. According to the analysis male use internet banking then that of the female respondent and majority of them are in between 26-40 age group and they have obtain education above the advance level. There is statistically significant evidence about the importance of attitude and easy to use factor for determine the customer adapting to internet banking in selected banks.

**Keywords:** *Internet Banking Facility, Factors affecting to the Customers, Attitude, Easy to use, People's Bank customers*