

Customer Intention towards IT Driven Banking Services in Sri Lanka: Special Reference to Western Province

Pathirana, K.D.P.R.¹ and Yatigammana, M.R.K.N.²

Virtusa (Pvt) Ltd. staring.ruwani@gmail.com¹

Department of Commerce & Financial Management,
University of Kelaniya, Sri Lanka. kaushimail@yahoo.com²

Abstract

Using Information technology driven banking services (ITDBS) such as automated teller machines (ATM), mobile banking, internet payment gateway, online banking and telephone banking customers are benefited by attend to their banking transactions all day every day at a lowest cost where as banks are benefited by time saving, cost saving and saving human effort. All most all of the Sri Lankan commercial banks are trying to introduce more ITDBS by investing huge amount of money in order to improve their operations thereby achieve competitive advantage. This investigation examines the user acceptance of ITDBS and factors influencing the customer intention to use information technology driven banking services (ITDBS) in Sri Lankan western province customers. This study targeted at theory building and developing a framework highlighting on quantitative research including document revision with banking customers to inspect the reasons influencing customer intention to use ITDBS. TAM, TRA and TPB models are used to give better conceptualization for the Customer acceptance issues. By understanding the factors that can affect customer intention to use ITDBS will assistance the banking industry to construct their marketing strategies to support new form of IT driven banking solutions in the forthcoming.

Keywords: *Automated Teller Machines (ATM), IT Driven Banking Services (ITDBS), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA)*