

Impact of nature and attitudes of customers on internet banking in Sri-LankaTishani Ashinsa ¹**ABSTRACT**

The main intention of providing internet banking services is to reduce the physical distance between modern world customers and banks. The study was carried out to identify the impact of nature and attitudes of customers on internet banking with specific reference to Sri-Lanka. The sample was selected from Colombo, Kaluthara and Gampaha districts so as to cover the geographical area of western province. Research was conducted via a questionnaire using random sampling method. The questionnaire was distributed among 50 customers and only 30 customers responded, representing a 60% of response rate. The research explored that, although most of the customers were aware about internet banking services there is a significant amount of customers not using these internet banking facilities. Through the regression analysis of the demographic factors, gender and marital status have found a negative relationship with the internet banking usage. Level of education which was analyzed through the percentage calculation, was discovered to have a strong positive relationship with the adoption of internet banking services. No clear relationship could be detected regarding the age while employment status was identified as a factor that can influence the online banking services. Ease of use was used to determine the attitudes of customers. It showed a positive correlation with the internet banking usage. Furthermore, limited service provided by internet banking services has discovered as the main factor that hindered the use of internet banking services while saving of time has highly motivated customers to use online banking facilities. When considering about the new trends of online banking facilities in Sri-Lanka, accounting information & balance inquiry and the E-payment services were recorded as more popular online banking services. Moreover for the ease of the banking transactions an emerging trend to use mobile banking facilities among Sri-Lankans was identified.

Key words: Internet Banking Usage, Demographic Factors, Attitudes, Awareness, New Trends

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