

**FACTORS INFLUENCING THE ADOPTION OF
INTERNET BANKING AMONG THE CUSTOMERS OF
SRI LANKAN BANKING INDUSTRY WITH SPECIAL
REFERENCE TO SABARAGAMUWA PROVINCE**

Roshan Raafi

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ABSTRACT

Internet banking is where banking operations are performed via World Wide Web. The usage of internet banking is at lower level in Sri Lanka. Specifically, its usage in rural areas of the country is very low. Thus, this research studied the key factors influencing adoption of internet banking among the customers in the Sri Lankan banking industry with specific reference to Sabaragamuwa Province, which is a rural area in Si Lanka. Thereby, provide insights to the banks in developing suitable strategies to promote usage of internet banking in Sri Lanka. The conceptual Framework for this research was designed based on TAM and DOI theories and empirical studies where trustworthiness, convenience, e-customer service and user interface were identified as key variables that influence adoption of internet banking and accordingly hypothesis was developed. The developed hypothesis was agreed and accepted by the findings of the research.