



FACTORS AFFECTING TOWARDS USAGE OF THE INTERNET BANKING IN SRI LANKA: ANALYSIS OF EMPIRICAL EVIDENCE IN SRI LANKAN PERSPECTIVES

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AUTHORS' CONTRIBUTIONS

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ABSTRACT

Facilities Internet banking is a result of using of information technology in the field of banking towards a cashless technological environment. Due to the researches about internet banking in Sri Lanka, we can identify only a smaller number of people are involved with this internet banking system. Therefore, this research intends to identify the empirical evidence for factors affecting internet banking in Sri Lanka. This article presents a review of empirical studies that have been conducted to identify factors affecting online banking in Sri Lanka. The review revealed that the majority of existing studies were recognized perceived usefulness, perceived ease of use, perceived benefits are affecting to encourage the usage of online banking in Sri Lanka while perceived risk, attitudinal factors, and demographic factors (gender, age, occupation, level of education) that negatively influence towards the use of the internet banking in Sri Lanka.

Keywords: Internet banking; attitude factors; financial literacy; perceived risk; perceived usefulness.

1. INTRODUCTION

With the gradual advancement of technology, a wide range of changes has taken place all around the world. Information technology is created by a combination of computer technology and communication technology. Information technology is using of data of the computer for use of sharing, storage, and for other respective activities. Researches and experts have provided various definitions regarding information technology. Focusing on that, the definitions refer to the handling and communication of information using hardware and software technology, as well as the storage and transmission of the information using the computer. Also, information technology is a small unit of information communication technology.

However, now information communication technology subject has been spread in every aspect of the people in the world. This technology makes more impact among the people day to day activities. Now, this information technology has been intervened in the affairs of many greats, such as education, health, marketing, banking sector and also for many other daily activities.

“Today, information technology plays an important role in all aspects of the business. It is a well-known fact that commercial banks are increasingly using information technology to their advantage. The banks conducting like that know us (ITDBS). This is a technical term. Automated teller machines, online banking, mobile banking, telephone banking, and the

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online payment portal are just a few of the services that information technology has been created.” [1].

Looking back over the past year, the new technology has had a high impact on the bank sector. Banking has moved towards a cashless ecosystem by utilizing modern information services, one of the foremost entrepreneurial tools created using smart technology.” this field, which began to gain popularity in the late 80s, this field was first adopted by New York City bank, checks, and other main banks which has developed the system with video text. At end of 1994, the federal credit union was the first service provider of internet banking. In the beginning, technological tools enabled instantaneous retrieval of account balances, overseeing overdrafts, and suspending payments. For these telephones, magnetic tapes(storage tapes used in video and audio cassettes) were used for this purpose. At the beginning of 2000, internet banking was introduced and went beyond the self-Taylor machines, [2].

Internet banking is also known as online banking virtual banking. Internet banking is an electronic payment system that allows customers of a bank or other financial institution to make financial transactions through the financial institution's websites. Internet banking is also a combination of telecommunications and computers. Implementation of these services enables banks to reduce pre-transaction costs. Customers also have access to the lowest cost, time savings, and speed of access. This allows busy people to do their finances efficiently at any time of the day from anywhere, at a low cost. Using the state-of-the-art banking facilities introduced in it, it is possible to make digital interventions anywhere, anytime in a very short period, and to actively transact with a bank or other financial institution. Internet banking is a popular business model. The use of online banking businesses is beneficial to all parties. And self-service technology literature [3].

Internet banking cheaply caters to the needs of human society. It also can identify and identify customer needs. Internet banking has the potential to enhance customer interaction and meet needs in a very short time. In traditional banking, the contribution higher number of labor and mistakes are made. Primarily in this technological process, the contribution of labor is minimal and no mistakes are made. The use of software leads to accurate accounting. It also can easily manage the financial affairs of a country's overall market system and fully satisfy the customer with financial transactions as well as provide faster access to the communicator.

Further Explanation of Internet Banking in Sri Lanka “Internet banking was introduced to Western countries in the late 1980s and took a long time to introduce in Sri Lanka. Credit card usage was introduced to Sri Lanka in 1987 by Sampath Bank. Telephone banking was introduced in 1986. An online banking system was introduced to Sri Lanka in 1993. Subsequently, a comprehensive banking system was created in Sri Lanka in this regard. Four years later, in the year 2000, Internet Banking was introduced”. [4,5]. Sri Lankans have been enjoying internet banking services for a limited period of nearly 20 years from that year. Internet is the main requirement for using an internet banking facility. The use of the Internet in a developed country and the use of the Internet in a developing country are different. The vast majority of developing countries belong to the Asian region. Compared to other countries, the use of the Internet in Sri Lanka has the opposite characteristics.

Digital literacy is another area that needs to be considered when researching the use of internet banking facilities [6,7], "The Department of Census and Statistics has recently started measuring digital literacy in Sri Lanka. (Male 44.5% and female 36.4%) Therefore, digital literacy in Sri Lanka is still in its infancy. A recent study by LIRNEasia, an information communication technology intelligence firm, found that only 40% of Internet users set up an app to create a commenting app on a Sri Lankan website or social media, or to create some sort of web service login [8]. Therefore, the use of the internet to identify the status of internet banking among local and foreign researchers as well as the factors influencing the trend towards the use of internet banking facilities is low compared to other Asian countries in Sri Lanka. In addition, the purpose of this article is to analyze how computer literacy and digital evidence literacy existed in Sri Lanka at an early stage, and how attitudinal and anthropological factors influenced the prevalence of the use of internet banking.

The main problem facing the further development of current banking technology using technology is that bank customers do not pay much attention to the use of technology banking. Also, traditional banking is the tendency to go to the bank and make financial transactions. The focus here is on a variety of researches for literary sources as well as greats for a researcher to develop their knowledge. And how do the non-attitudinal factors such as gender, age level, occupation, level of education effect? This allows the researcher to develop the knowledge and to examine the literature as well as to identify the limitations of this research and the areas that have not been studied,

as well as the areas that one should pay more attention to when researching the field.

Now especially commercial banks are advertising internet banking through television as well as social media sites for their customs. But it goes beyond traditional banking and reduces the number of bank customers who use and access online banking rate is low. Therefore, it is very important to find out the reasons for the low rate of internet banking usage. By identifying the factors, banks will be able to take the relevant action and solve this issue. And it helps to identify to whom we need to target in advertising about internet banking. Utilizing this research will be able to predict which types of activities will be able to rapidly expand among Internet banking among customers.

1.1 History and the Evolution of the Banking Sector in Sri Lanka

“In the early 1880s, British planters began banking in Sri Lanka to facilitate their trade. Until 1948, Sri Lanka had a liberal economic system with no direct government intervention in economic affairs [9]. Before 1948, there was no government intervention in Internet commerce or exchange control. Mainly to meet the financial requirements of international trade and the working capital requirements of the plantation sector in Sri Lanka were carried out by subsidiaries of foreign banks in the banking sector. Directly government intervention in banking services began in 1948 after independence from the British. The government has used banking services as its main medium to control the disbursement of loan funds and to mobilize financial resources in the economic development process. The Central Bank of Sri Lanka was established in 1950 by the Government of Sri Lanka as the main regulatory body governing the financial services sector. During this period, the government was able to increase the assets of the banking sector by merging two large commercial banks, Bank of Ceylon and People's Bank. During this period, operational restrictions were imposed on private sector banks. Barriers to entry into the banking

sector were later removed to promote financial intermediaries. The expansion of bank branches, the introduction of new financial institutions, the introduction of reforms to reduce preferential credit facilities, etc. was implemented [10].

The current situation of the banking sector project in Sri Lanka as of 2018, 2019 is as follows.

In addition, the Northern Province has the highest bank density per province in terms of bank density, the number of bank branches per 100,000 persons. That figure is 22.5%. Bank Density in the Western Province 19.5% [11].

1.2 Internet Banking

"Introduced at the beginning of 1980s, the modern online banking system evolved from remote banking services through electronic media. As with any technology introduced, there have been many experiments and several errors occurred in the period of beginning. In the early 1980s, based on four major banks in the United States, remote banking began to be facilitated and the original video-text system was introduced to achieve those objectives. But this project was not successful in a commercial way. In 1983, the Bank of Scotland introduced the first online banking service in the United Kingdom. They improved the service for customers at the Nottingham building society by providing facilities such as online bill payments.

The system is being developed by Postell and was originally developed by the U.S. Postal Service. A computer or keyboard connected to the telephone system and a television set is used. In October 1994, Stanford Federal Credit Union from the United States became the first financial institution to offer online banking services to all its members. Stanford Federal Credit Union has developed its capabilities with a series of user-friendly steps. Bank of Montreal was the first Canadian bank to introduce Internet access. Citizens' Bank is also the first bank to offer its services completely online to its customers.” [2].

Table 1. Registered bank and banking units in Sri Lanka-2019

Classification	2018	2019
Registered commercial banks	26	26
Total number of licensed commercial bank branches	2877	2907
Total number of licensed specialized banks	7	6
Total number of licensed specialized bank branches	679	679
Total number of bank branches and other banking units	6882	7387
Total number of ATMs	5020	5571

Sources: Central Bank Report, 2019

Internet banking is one of the key players in today's globalized economy. "Inquiries into the use of internet banking around the world have been active since the early 1990s." (Karjalio et al,2001). 'In 2014, 72% of U.S. bank customers were surveyed by the U.S. Federal Reserve Board of Governors. Internet banking has been identified as one of the main ways to do banking. In 2013 study by the United Kingdom's Office for National Statistics found that 76% of households had access to the Internet and 50% of people had not considered this internet enterers and internet banking [12]. From the beginning, medium-scale banks have been focusing on online banking since ancient times. Especially when it comes to European countries, those countries are the most developed. Currently, the use of internet banking is at a high level in these European countries. Although the use of internet banking in the United States has been slow, present days the limits have gone high. There are several key technical terms in internet banking as presented following section.

1.2.1 Information technology

"Information technology has shown high growth over the last fifty years. Today anyone can't do a project or a business without information technology. Information technology is not just about computers and mobile phones. It also reduces time and cost. Globalization is taking place in the world as a result of the use of information technology [5]. This allows the needs of the global economy to be globalized through the production of technological infrastructure. Also, the importance of information technology has been shown extensively in economics." [13].

1.2.2 Electronic banking

"Electronic banking is the delivery of traditional banking products and services directly to customers through interactive communication. Systems that include banking, financial institution customers, individuals or businesses, access to accounts, business transactions, or access to information about financial products and services over a public or private network, including the Internet. It should be noted that electronic banking is a large platform. Electronic banking can be divided into various categories such as internet banking (online), telephone banking, television-based banking, mobile banking, and computer banking. Internet banking is done through personal computers, ATMs, telephones [14].

1.2.3 Internet

"The Internet can be described as a system design that revolutionized the way communication and commerce

connected computer networks around the world. Beginning in the 1970s in the United States. By 2020, roughly 4.5% of the world's population will have access to the Internet. Nowadays, many online sales and services are based on this internet and they have been developing their business." [15].

1.2.4 Internet Banking

"Internet banking is a combination of computers and telecommunications. It shows customers many ways to access banks. The main advantages availing these facilities are the low cost, time-saving, and speed." [4].

2. RESEARCH OBJECTIVES

2.1 Main Objectives

Identify the tendency towards the use of internet banking facilities.

2.2 Sub Objectives

- Identify the influence of attitudinal factors on the tendencies towards the use of internet banking facilities.
- Study the impact of existing sociological factors on the use of internet banking facilities.

3. RESEARCH METHODOLOGY

The study was utilized the empirical analysis provides an overview of factors affecting online banking in Sri Lanka. The study was used secondary data and relevant global and Sri Lankan empirical research outcomes to identify the main factors for the usage of online banking. Books, articles, annual reports, and other relevant documents were used as secondary resources.

3.1 Empirical Pieces of Evidence on Internet Banking in Global

The banking sector adopted the internet by providing online banking services. Internet banking is a popular concept in the banking systems in European countries. Many researchers intend to identify factors affecting online banking usage in many countries. In 2009 Rochdi [16] has conducted a study on the barriers that Tunisian banking clients by using the internet banking system. Quantitative as well as qualitative methods have been used for the research. Varimax with Normalization and Regression Analyses has been used when carrying out factor analysis using quantitative methods. The questionnaire system is

mainly used to obtain data. Questionnaires were distributed by post and bank assistant using 323 Tunisian bank customers. The problems with the questionnaire were measured on a Likert scale. As a result, it has been identified that out of the total sample, 82 people use internet banking and 145 people do not use this internet banking. In the end, it recognized that Internet banking is used by a significant number of people who are earning an income. It also shows that ease of use, usability, trust, and security have had a positive impact on internet banking. But the factor of risk harms internet banking. This study also shows that usage and high internet costs have also led to minimal use of internet banking facilities. If cost reduction for the Internet can help increase the use of Internet banking services.

Pandey & Joshi, [17] researched to investigate the usage of internet banking by bank customers in the Udupi district of India, Karnataka. This study examines the factors influencing the non-use of internet banking by bank customers in the urban areas of the Udupi district. The data collection was done by contacting 265 bank customers. The Likert scale has been used primarily for questionnaire adjustment, which measures the negative factor. The SPSS software is then used to encode and calculate. From the 265 bank customers used, only 47.55% use the internet while 52.5% do not use this internet banking. The conclusion that we can get from this is that there are common factors between users and non-users of internet banking facilities. The main barriers are security, privacy, and lack of proper training, as well as the unavailability of resources for online banking. Knowledge about banking, trust in internet banking services, willingness to do face-to-face banking are the factors according to the non-users of internet banking. Finally, the barrier to action is to improve the trust of users and non-users, to conduct regular training sessions for their clients, and to provide the right customer support at all times.

Ramavhona and Makwena [18] have researched the use of internet banking facilities in rural areas of South Africa aims to identify factors affecting internet banking. Here the selection of the sample is based on the personal judgment of the researcher. The questionnaire also collected data using a five-point Likert scale. Questionnaires are designed based on feelings, attitudes as well as factors influencing decision-making in the use of internet banking, such as non-internet banking. A total of 400 questionnaires were distributed and 201 (50.25%) responses were obtained. 41.2 (10.25%) could not be used and the 41 (10.25%) questionnaire was not returned. The remaining 160 responses could be used.

SPSS Software and MS Excel software used for analytical work. The majority (70.6%) of respondents pointed out that they had never used internet banking. Also, (62.5%) of respondents said they did not have computers with Internet access.

It is pointed out that security awareness has influenced the use of internet banking. It has also been pointed out that the relative advantage factor is not a significant factor in rural South Asia. Complexity has also been identified as an influencing factor. This factor is hampering the quality of internet banking in rural South Asia. Explaining the conclusion, it is pointed out that bank customers in rural South Asia are less likely to turn to the sector as they have to rely on the Internet for internet banking. Many bankers in these areas do not have access to computer resources with internet access, which prevents them from accessing internet banking. As a result, trust in Internet banking eventually crumbles. Research finally shows that this online banking process has the potential to make people more inclined towards internet banking by making it simpler and more user-friendly.

The research by Prveenkumar and Rajashree [19] has been aiming to assess the level of knowledge that undergraduate students in education have about online banking, identify reasons for not using Internet banking, and whether there is a link between students' data and not using the Internet banking. The study was conducted using preliminary data and 151 students were given questionnaires. When analysis data methods such as mean, frequency, independent sample testing, ANOVA, and exploratory factor analysis were performed using SPSS and MS Excel software to analyze the data. In conclusion, many students have no idea about the various investment and online value-added banking services offered by banks, such as value-added services, account balances, debit cards, and credit accounts. He points out that banking is not used and that a student's profile causes them not to use online banking.

Khurana, [20] has researched the use of internet banking facilities in semi-urban areas is aimed at studying the factors influencing the use of internet banking facilities in that area and its importance. This is based on secondary data. Factors influencing the use of internet banking facilities have been sought from various individuals. They are (awareness) of the use of technical facilities and lack of proper knowledge or awareness of what facilities are available, (Credibility) People in semi-urban areas are increasingly relying on banking, that is, traditional banking. They point out that they think there is a high level of confidence in banking by contacting people.

(Training) banks do not provide any training to customers on the use of online banking facilities and understanding of complex software, (Empowerment of Women) In Indian culture, women are confined to the home. They also do not have the opportunity to learn anything other than household chores, (Utilization of infrastructure) Providing regular and irregular power supply, Financial Literacy This means that many people imitate others instead of learning about financial matters. (Software) Websites are complex and constantly infected, (Risk) Failure by the Bank to guarantee the security of the account information of individuals, are some of the pointed out the barriers to internet banking.

Explaining the findings of the research, he points out that the use of Internet banking requires a computer and a basic knowledge of the Internet. It also points out that banks need to work to develop an interest in banking transactions through the Internet and the Internet. Many people, in particular, are reluctant to use these facilities due to their fear of the internet. That is, they think that they have to take a big risk due to many mistakes. It is therefore pointed out that action should be taken to overcome these obstacles. Banks need to make sophisticated systems and software user-friendly, contribute to mitigating the problems women face, and implement software development programs and various training development programs to facilitate access to the Internet.

3.2 Empirical Evidence on Internet Banking in Sri Lanka

The Sri Lankan banking sector adopted the internet through providing online banking services since 1999. There are a wealth of studies to identify the factors affecting online banking in Sri Lanka. Hapuarachch & Samarakoon, [21], Weerasekara,(2011), Kumari [5], Kumari [22] have identified the key factors of usage in online banking, perceived usefulness (PU), perceived ease of use (PEOU), (Davis, Bagozzi and Warshaw (1989) and Mathieson (1991)) perceived benefits, perceived risk (Shih 2004), perceived website features (Shih and Fang (2006). perceived service quality (Rasheed & Latif, 2011) In this research intend to intends to identify how the proposed research model also intends to identify how demographic factors impact online banking services in Sri Lanka. The purpose of the qualitative research conducted by Nethanathan and Shanmugethas [4] to identify the factors influencing the use of internet banking in the Jaffna District is to look at the factors influencing the use of internet banking. The compilation of this study is for people who have access to any type of smartphone, computer or other

access to the Internet. These selections are made based on the researchers' judgment. Data retrieval was done, through an interview using 30 people. The composition of this sample included 16 males and 14 females, most of them were in the 25-35 age group. It mainly discusses the knowledge, benefits, issues for non-users, and issues for the users of internet banking. NVivo 10 is the software that we used for analytics. Awareness, ease of use, and trust are the key factors in using Internet banking. Problem's people who do not use are identified as having no confidence that they have a negative understanding of the safety factor. It points out that the main factor identified here is the need for attention from bankers [23] conducted research to identify the customer adoption and attitudes in mobile banking in Sri Lanka and the issue of security was found to be the most important factor that motivated consumer adoption and attitude formation towards mobile banking.

The research conducted by Kariyawasam and Jayasiri in 2016 mainly focused on the level of internet banking among Sri Lankan banking customers. It also focuses on the factors that currently encourage the use of e-banking services and the factors that positively and negatively affect the use of services. The purpose of this quantitative research is to measure the use of Internet banking facilities by selecting a specific approach. System failures can be recognized as a barrier to using Internet banking. It points to the failure of the use of Internet computer hardware, (security threats) to take steps to prevent security attacks, unauthorized access, lack of technical and theoretical knowledge (knowledge), and constant changes to websites. Kumari, [4] researched 9to identify the Banking Usage among University Academics. This study identified, there is a growing trend of using online banking facilities among young academic members. Further, this study has identified some of the factors which inhibit the usage of those facilities such as confusion and delays in the system, accessing problems and security problems, etc.

All bank customers in Sri Lanka have been used as aggregators in the research and the sample is limited to Colombo and Gampaha districts. For this, they have distributed questioners of 235 customers of Commercial Bank, Bank of Ceylon, Hatton National Bank, People's Bank, Seylan Bank, Hong Kong, and Shanghai Bank (HSBC). And they have been able to get 200 feedback from those customers. 85% has been able to show the response rate. As research progresses, variables such as awareness, age, level of education, gender, and accessibility of Internet banking are used as autonomous variables. Regression analysis, Frequency analysis, Correlation testing were performed using the software for analytical purposes.

The research conducted by Abey Siriwardhana and Arampola [24] aims to identify the factors influencing the use of internet banking by young customers in the area and the use of internet banking facilities in the area. The research is mainly done using descriptive and inference statistical methods. Here the sample relevant to the research was selected in an easy sampling method a questionnaire was given. The questionnaire consists of two main parts. That is, the identification of anthropological factors and the second part asked five questions, including social impact, risk, attitudes towards use, and so on. As a result, risk and social impact were found to have a more positive correlation with the use and behavior of online banking facilities. It was also confirmed that the majority of internet banking users in the area belong to the age group of 18-30 years. They suggested that action be taken to improve internet banking services and to change the attitudes of customers towards it. It also points out that reducing the risk in this regard would be more beneficial.

Maheswaranathan [25] has researched consumer understanding of internet banking in the Batticaloa district aims to find out how customers use Internet banking, the level of satisfaction and confidence in using internet banking in the Batticaloa district, and the main reasons for not using internet banking. And deciding on the importance of online banking services.

The questionnaire system is mainly used to obtain data and the questionnaire is based on two parts. The first section provides information on age, gender, and salary. The second section examines the attitudes of interbank banking towards banking and uses the Likert scale. Here we have analyzed four factors regarding the customers of commercial banks. SPSS software is used for data analysis.

It shows that there is a high level of trust in the safety, ease of use, and convenience of customers to use internet banking anywhere, anytime. But points out that there is a high degree of confidence in the factors of privacy. In the end, it is important to note that banking is not only about getting user-friendly internet access but also about making a big effort to get customers to use the Internet. It aims to educate customers about the usefulness of online banking.

Research has done by Sihirjia [26] on the use of internet banking in the southeastern region of Sri Lanka aims to identify factors influencing the use of internet banking. Factors considered include Attitudes, Benefits, Risks, Age, Gender, Employment, information technological Knowledge, Online Banking Information, etc. Preliminary data were

collected from a sample of 184 commercial bank customers and the data were obtained through interview methods and questionnaires. The questionnaires in this questionnaire were created using the Likert scale.

The focus is on identifying the level of internet banking in the banking sector and secondly on identifying the factors influencing bank management to obtain online banking services. The SPSS software is used for analytical purposes. In conclusion, it was found that the decision to use / not to use internet banking was influenced by factors other than information about internet banking, including benefits, risk, employment, customer information, and technical knowledge. These factors have become even more important in deciding whether or not to use Internet banking facilities. Further inquiries into gender make up the vast majority of users of internet banking facilities are men. 75.87% use internet banking daily and 90.91% do not use internet banking despite having internet access. From the researcher's point out, bank managers can use this information to come up with appropriate strategies to attract customers to use online banking. It shows that management can gain a better understanding of the factors and insights that affect internet banking and how to develop their future strategies.

Wijayarathhna [27] has done the research and it has been focusing on DFCC Bank to identify barriers and expand Internet banking is primarily based on detailed statistical analysis. Barriers to the use of internet banking using secondary data have been extensively pointed out. The first is based on the fact that there is a lack of awareness about the importance of internet banking services and their benefits. The usage barriers indicate the complexity of Internet banking systems.

It shows that the barriers to value are relatively unprofitable and less useful. The risk barrier points to issues related to trust, transaction security, and relationship breakdowns when engaging in financial transactions over the Internet. Traditional barriers have been pointed out as consumer daily routines, family values, social norms, and so on. Due to these factors, the customer is discouraged from using internet banking services. Analyzes using sociological factors have shown that the use of internet banking facilities is lower in women than in men and the use of internet banking is lower among low-income individuals than in high-income jobs.

4. CONCLUSION

The main objective is to study identify the factors affecting to online banking. The previous study proved that, attitudinal factors and demographic

factors (gender, occupation, level of education, age) on the trends in the use of internet banking facilities in many Asian countries. It can be mainly identified in rural areas and sub-urban areas in India, Nepal, Malaysia. Web-related complexities, slowing down, lack of necessary technical and theoretical knowledge, security threats, reliance on traditional banking practices, social norms, system breakdowns are some reasons for not using internet banking. Study revealed that different level and factors for use of internet banking in different countries. The factors of perceived usefulness, perceived ease of use, perceived benefits are affecting to encourage the usage of online banking that countries. There is a high focus on internet banking in Sri Lanka today. But the number of people who do not use it is high in Sri Lanka. In particular, researchers have not paid much attention to the attitudinal factors that contribute to this. Therefore, it is very difficult to find researches about the lack of use of internet banking in Sri Lanka. According to pervious research on usage of online banking in Sri Lanka, this study draws a conclusion on the attitudinal and ethnographic factors that influence the propensity to use Internet banking in the country. The study findings reviled perceived usefulness, perceived ease of use, perceived benefits are affecting to encourage the usage of online banking of Sri Lankan customers while perceived risk was has affected to reduce the usage level of online banking activities among bank customers. Accordingly, to Research findings prove that developing awareness is the important factor to improve the internet banking system.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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