

FACTORS AFFECTING CUSTOMER USAGE OF ELECTRONIC BANKING SERVICES IN RATNAPURA DISTRICT

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As digital banking continues to reshape the financial landscape, understanding the factors influencing customer usage of Electronic Banking (e-banking) becomes paramount. This study, conducted in the Ratnapura district, meticulously examines the intricate dynamics shaping customer usage of e-banking. A comprehensive investigation spanning individual, innovative, organizational, and environmental levels identify critical variables such as Knowledge, Attitude, Language, Relative Advantage, Risk, Fast processing, Integration, Technical Services, ICT Infrastructure, Legal Framework, and Government Support. A descriptive survey method was used to collect primary data from 385 customers using self-administered questionnaires across public, private, and development banks, employing a convenience sampling method. Pearson correlation analysis reveals significant positive relationships between each individual factor and customer usage. Further, multiple regression analysis substantiates the collective impact of these variables, emphasizing the robustness of the model. The findings underscore the pivotal role of knowledge, positive attitudes, perceived advantages, and organizational and environmental support in driving E-banking usage. However, the study acknowledges certain limitations, notably the exclusive focus on selected banks in the Ratnapura district, restricting the generalizability of results to other banks. Recommendations for future research include comparative studies between government and private banks and exploring additional variables to enrich the understanding of customer usage dynamics. This research contributes to the evolving discourse on E-banking usage, offering actionable insights for stakeholders and paving the way for more nuanced investigations into the multifaceted realm of digital banking.

Keywords: Customer usage, Electronic banking, Innovative characteristics