

INVESTIGATING CUSTOMER ADOPTION TO DIGITAL BANKING PLATFORMS IN THE POST COVID –19 PANDEMIC IN SRI LANKA

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Abstract - The younger generation becomes more dependent on new technology as digitalization, is pervasive, in Sri Lanka. Because customers are more conversant with the banking industry's digitization platforms field. People are very much familiar with new digital banking platforms such as Automated Teller Machine services, SWIFT transfers, electronic fund transfers, digital wallets, cards, and digital bill payments

People who enter the banking industry also Researchers think about ATMs (Automated Teller Machines), SWIFT transfers, bank credit debit transfers, and electronic fund transfers, online transactions, digital wallets, cards, digital bill payments. In present study researchers intend to find whether rural area customers in Sri Lanka have adopted for digital banking platforms in the same level as the urban area customers and researchers needed to identify what were the barriers which effected customer adoption and with the intention of that customers targeted on finding how each six independent variables Perceived Ease Of Use, Perceived Usefulness, Perceived Trust, Perceived Risk, Accessibility & Digital Literacy how these factors have related to customer adoption, the dependent variable and how each factors have impacted to “customer adoption “the independent variables have been short formed as “Customer Perceptions”. So, with the research objectives, results revealed that there is a positive relationship of variables towards customer adoption and only Perceived Ese of Use, Accessibility & Digital Literacy have an impact towards customer adoption.

Keywords- Digitalization; Digital Banking; Post COVID-19 pandemic Sri Lanka; Customer Perceptions ; Customer Adoption