

**IMPACT OF DEMOGRAPHIC FACTORS ON THE INTERNET
BANKING USAGE IN MATALE DISTRICT**

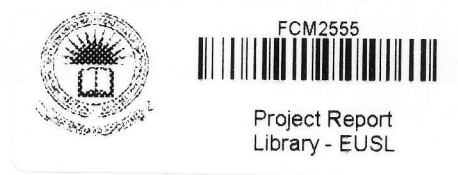


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ABSTRACT

In this research study has intended the title Impact of Demographic Factors on the Internet Banking Usage in Matale District. The objective of this study was to identify impact of Customers Demographics on the Internet Banking Usage in Matale District. The conceptualization framework was consisted of seven independent variables such as Age, Gender, Level of Income, Level of Education, Occupation, Marital Status and Residential Status. As well as Usage of Internet Banking is the dependent variable.

The research information collected from issuing questionnaire to the respondents. The one hundred and fifty customers were selected under the convenience sampling method from urban and rural customers in the Matale District. Further collected data were analyzed by using the SPSS computer package for interpreting and obtaining the conclusion. And use Independent samples t- test and one way ANOVA for analyzed the data.

In this thesis identified there is an impact of demographics on the internet banking usage. And researcher identified highly effected younger individuals, males, high income receivers, high educated individuals, high occupations, single individuals and urban customers to the internet banking usage by according to the demographics of the customers. As well as researcher identified lowest effected old individuals, females, low income receivers, lower educated individuals, low occupations, married individuals and rural customers.

So we can recommend to the banking sector to develop appropriate system for give more knowledge to the customers and Try to increase infrastructural facilities, Introduce modern equipment and updated information system day by day, Introducing simple technologies for internet banking system and accurate security system for the customers.

Key Words: Demographic Factors, Usage of Internet Banking, Urban and Rural Users, Matale District, Sri Lanka

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