IMPACT OF USER CHARACTERISTICS ON THE RELATIONSHIP BETWEEN THE PERCEIVED QUALITIES OF E-BANKING SERVICES AND USAGE LEVEL IN THE GAMPAHA DISTRICT

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ABSTRACT

User characteristically, the study examines the perceived quality of e-banking services affect the e-banking usage. The study specially investigated age, gender, education level of customers as powerful variables that affect the adoption of e-banking usage level. Thus, the study objectives are to identify the levels of Perceived quality of e-banking services, e-banking usage, to identify the relationships among Perceived quality of e-banking services, e-banking usage, and to identify whether user characteristics moderate the relationship between Perceived quality of e-banking services and e-banking usage among the e-banking customer in Gampaha district. The study population consist of e-banking customers in Gampaha district. The convenience sampling technique was employed in order to determine the sample size of one hundred and nighty four bank customers that were sampled.

Information collected from the respondents were collected from the responds were rigorously analyzed descriptive and inferential statistics. Furthermore, the statistical tools that used to analyze the levels of variables are mean and SD values, while relationships were measured by Pearson coefficients and moderate regressions analysis with process macro for further moderate analyses. The study showed that user characteristics such as age, gender, education level do influence the relationship between Perceived quality of e-banking services and e-banking usage among the e-banking customer.

Keywords: *Perceived quality of e-banking services, E-banking usage, User characteristics*

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