

**IMPACT OF CUSTOMER-RELATED VARIABLES ON THEIR  
USAGE OF E-BANKING OF COMMERCIAL BANKS  
(SPECIAL REFERENCE TO KURUNAGALA DISTRICT)**

By

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## ABSTRACT

The purpose of this paper is to explore the determinants of users' usage momentum of E-Banking of commercial banks in Kurunagala District. A questionnaire with five-point Likert scale and nominal scale is applied to 100 usable responses. Three attributes are tested, namely customers knowledge on the existence of E-Banking, privacy and confidentiality and perceived ease of use by using five-point likert scale. Meanwhile demographic variable is measured using nominal scale. Results indicate that all elements for identified factors are significant with respect to the usage of E-Banking services. Customers' knowledge on the existence of E-Banking is the major factor of usage, which have momentarily impacted users' usage. Meanwhile, privacy and confidentiality, perceived ease of use are sources of usage. Results also reveal that demographic factors play an important role in determining the users' acceptance of E-Banking services with respect to different segmentation of age group, education level income level and sex. Accordingly all the customer-related factors are positively related and impact on the usage of E-Banking. The results are expected to provide a practical contribution in the area of retail banking and in understanding consumer behavior in financial services industry. The purpose of the study is to fill up significant gaps in the literature on internet banking in Sri Lanka. The findings are expected to be of significant use to the commercial banks offering or planning to offer internet banking solutions in the near future.

**Keywords-** E-Banking, customer-related variables, Demographic variables, Customers' knowledge, Privacy and Confidentiality, perceived ease of use

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