Factors Influencing on the Usage of Internet Banking in Puttalam District of Sri Lanka

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The research was carried out to identify the factors influencing the usage of internet banking in the Puttalam district of Sri Lanka. Perceived usefulness, perceived ease of use, awareness, security perception, and perceived risk were selected as variables to measure the influencing factors of internet banking and measured the usage of internet banking as satisfaction and intention. A convenient sampling method was used to collect the primary data from the respondent. Data were collected by using a structured questionnaire that was distributed among 150 sample respondents from five banks in the Puttalam district of Sri Lanka. The collected data were analyzed using descriptive statistics, correlation analysis, and regression analysis. Based on the findings of the study, it can be concluded that perceived usefulness, perceived ease of use, awareness, security perception, and perceived risk are at high level toward the usage of internet banking among customers in the Puttalam district of Sri Lanka. The usage of internet banking services among customers in the Puttalam district of Sri Lanka was at a high level. The study identified that the perceived usefulness, perceived ease of use, security perception, and perceived risk of internet banking significantly predicted the usage of internet banking. Awareness was not a significant variable on the usage of internet banking in the Puttalam district of Sri Lanka. Four factors had perfect positive relationships influencing the usage of internet banking in the Puttalam district of Sri Lanka. There was a moderate positive relationship between awareness and usage of internet banking in the study area.

***Keywords*:** *Awareness, Perceived Ease of Use, Perceived Risk, Perceived Usefulness, Security Perception, and Internet Banking.*

INTRODUCTION

Banking is always heavily dependent on Information Technology (IT) to get process and provide information to relevant users (Teo & Teo, 2000). Internet banking is a new and popularity concept (Perera, 2013). It is service provided by banks and finance companies allow bank transactions via the internet, that banking methods are known as internet banking. Internet banking; Banks which do not have physical location but only online service. That is self-service. Nowadays the internet banking technology is the playing more roles for world of specially business activities (Nasri, 2011). It allows online banking customers to maintain a wide range of banking services.

When first introduced, their products and services were sold on their websites as the main source of internet banking. However, secure electronic trading techniques and with growth

of asymmetric technologies, other banks use the use of internet banking as well as a means of communication and information medium. After the registered internet banking customers can review common bank transactions, billing, ordering cheque books, fund transfers, print statement, check account balance and transaction history, schedule payment in advance, manage all your account in one place, Apply for credit card and loan, can order traveller's cheques online, can order to cheque book, get service alerts of e mail and messages from banks and etc. And these are the functions of using internet factors influencing the usage of internet banking. Internet banking has been transformed into a "one stop service and one information unit" which provides many functions and benefits to consumers, businesses and all banks   (Teo & Teo, 2000).

Internet banking is an alternative banking system with the modern world. It provides a complete control over unleashed money and money freedom from normal banking hours. Internet banking services is useful for both bank and customers. That provide major advantages of banks are saving time, savings of cost, approached new sections or segment of population, enhancing productivity and improving customer satisfaction and service satisfaction of customer. Internet banking services provide new value to clients with lower cost to access and use of the bank, the weekly 7 day period and 24 hours a day, four hours a day, and the transaction speed and better administration of the internet banking services delivering an unlimited distribution network, it offers comparative advantage to the banks (Hassan & Awan, 2017).

This technology is available electronically, such as the collapse of transaction costs and the value addition of customers banking link. Sri Lanka's banking industry plays an important role in managing financial assets. Traditionally, all banking was carried out and at all-time client had gone to the branch office. This will take a lot time for both customers and banks. Online banking is rapidly taking on the banking industry by removing and converting traditional banking activities to a banking system that is based on the banking system. The development of the new technology the recent discoveries in Sri Lanka, show that customers have more resistance to using such technology (Perera, 2013).

Most people are using these facilities, and many banks provide the same facilities to their customers. In addition, this research will explain the most important factors and relationship among those variables. These research studies may important to find whether opportunities to increase the facilities of internet banking are in the study, solutions will be sought for the banks and customers; therefore, it helps to get an idea to customers and banks in the future.

Especially, the reason for the selection of the Puttalam district was poor and rural than other districts. The lowest Headcount Index of 6% was reported for the Colombo district while the highest Headcount Index was reported for the Badulla districts (37%) and Monaragala (37%) districts. Puttalam Poverty Line Headcount Index is 31%.Headcount Index reported for Gampaha, Anuradapura, Nuwara Eliya, Polonnaruwa, Kandy, Kurunegala was 11%, 20%, 23%, 24%, 25%, 25% respectively (Headcount Index and Population Below Poverty Line by DS Division – Sri Lanka: 2002).

In order to improve the use of consumer internet banking, the key should be to take into account customer requirement. Therefore, many factors affect the usability of internet banking among customer. This factor differs from customers to customers.
According this research study is going to examine the factors that are affecting to influencing the usage of internet banking of Puttalam district.

World Bank Report (2013) has reported that in Sri Lanka internet users were 12.12% in 2013 and in 2002 it was reported as 1.47%. This is indicated that internet users in the country have been increased 10.65% within the 10 years. But, even internet usage is increased there is not a good trend to conduct banking transactions through internet. Sri Lanka Institute of Information Technology has pointed out that the usage of information technology driven banking services among Sri Lankan customers are extremely poor. Wijesiriwardana, (2003), has revealed that the dark side of internet banking in Sri Lanka is that only a small fraction of banking population have shown interest in using this banking service. According to the Central Bank Annual Report (2013) numbers of financial transactions were last reported 1,036,586 through internet banking. This is a small fraction in the total banking transactions. Through these evidences it is indicated that there is a problem regarding customers usage of internet banking in Sri Lanka even internet usage is increased. In this context the problem statement of the study is formulated as follows,

"What are the factors influencing the usage of internet banking in Puttalam district?"

Based on the problem statement, following objectives are set;

1. To identify the impact of perceived usefulness to usage of internet banking among the customers in Puttalam district.
2. To identify the impact of perceived ease of use to usage of internet banking among the customers in Puttalam district.
3. To identify the impact of awareness to usage of internet banking among the customers in Puttalam district.
4. To identify the impact of security perception to usage of internet banking among the customers in Puttalam district.
5. To identify the impact of perceived risk to usage of internet banking among the customers in Puttalam district.

LITERATURE REVIEW

Internet banking has many names such as online banking, electronic banking, e banking, virtual banking etc. In general it is a feature introduce by the bank to its customers to log into their individual registered domain account (through the given username and password) on bank website (through internet) and do almost every transaction they do by visiting the bank. Registered internet banking users can perform common banking transactions such as writing checks, paying bills, transferring funds, printing statements, and inquiring about account balances etc. Today many banks are internet only banks where no brick and mortar bank branches. Internet banking services are crucial for long term survival of the banks in the world of electronic commerce (Burnham, 1996). Internet banking is where customer can access his or her bank account via the Internet using PC or mobile phone and web-browser. Internet banking service as banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with Internet connection (Moa, Obote, & Yoweri, 2017).

A combination of computer, telecommunications and internet banking has paved the way to making online banking service offerings which enable customers a number of ways of accessing bank's services. With the introduction of the online banking, banks are able to

offer certain number of their products and services online. This feature provides advantages not only to the customers, but also for banks. The rationale behind this is to reduce their overhead costs and personnel costs and to become closer access to customers by providing the service at reduced cost with greater convenience, particular time savings and quicker responses (Nethananthan & Shanmugathas, 2018).

Sri Lanka being a developing country, has adopted new technological advancements time to time in part with other countries in the world. Banks operating in Sri Lanka were the pioneers in introducing new technological innovations in the country. Earlier, technology was primarily employed in banks to automate back-office transactions. This situation has been changed by a move of IT into front office operations, which enables Lankan banks to step toward activities beyond branch level activities (Nethananthan & Shanmugathas, 2018).

Dark side of the internet banking in Sri Lanka is, even though majority of the customers in the country were aware about e-banking facilities, most of them had not been tried those facilities by themselves. They still pay their bills, withdraw money, check balances, and deposit cheques at their bank counters much as the traditional way (Jayasiri & Weerathunga, 2008). Since now internet banking expanding its position banking is becoming a huge problem. Due to majority of Sri Lankans are not technologies savvy, the banks tend to adopt a wait and see attitude (Suraweera, Kahingala, & Batepola, 2011).

The factors influencing the usage in internet banking varies toward different markets. The main factors of usage internet banking are convenience, security, confidentiality, ease of usage, availability of infrastructure, accessibility and of connection, cost of connection and computer equipment, willingness to accept change and innovation, ease of navigation on bank's website and the time savings realized (Nasri, 2011). Perceived usefulness, perceived ease of use, awareness, security perception and perceived risk have selected to identify the factors influencing the usage of internet banking.

Perceived usefulness in this study is the extent to which the individual believes that internet banking is more advantageous when compared to traditional way of conducting banking transactions. Perceived usefulness was found to be one of the important adoption factors for online banking implementation (Pikkarainen, Pikkarainen, & Karjaluoto, 2004). Perceived ease of use refers to "the degree to which a person believes that using a particular system would be free of effort". It is proposed to influence one's attitude toward using the new technology (Hassan & Awan, 2017). In this research study, the construct awareness refers to the information that the user possesses regarding availability of online banking, range of services, process of signing up and benefits and risks involved. Awareness has been cited as an important factor in determining a user's usage of internet banking (Sathye, 1999). According to Sathye, (1999), has defined awareness of innovation as "understanding whether the customer is aware or not aware of service itself and its benefits". He also shows that low level of internet banking service awareness is a critical factor in causing customers not to adopt internet banking. Security is one of the very important factors in determining the decision of consumers to use Internet banking. Security comprises of three dimensions: reliability, safety, and privacy. Security and privacy are critical in the development of trust in internet banking. Both factors by ensuring the security of customers' privacy add to their comfort and progressively confidence in the bank (Nasri, 2011). The essential attentiveness toward both the internet banking customers and the banking industry are privacy and security of internet banking transactions and personal information confidentiality (Hassan & Awan, 2017). Risk in terms of uncertainty and consequences associated with consumer's

actions. Perceived risk increase with uncertainty and/or the magnitude of associated negative consequence. The degrees of risk that consumers perceived and their own tolerance of risk tacking are factors that influence their purchase strategies. It should be stressed that consumers are influenced by risks that they perceive whether or not such risk (Nasri, 2011).

HYPOTHESIS FORMULATION

According on previous research studies [(Hassan & Awan, 2017) and (Nasri, 2011) researcher tested hypotheses.

H1: There is significantly influence between perceived usefulness and usage of internet banking.
H2: There is significantly influence between perceived ease of use and usage of internet banking.
H3: This is significantly influence between awareness and usage of internet banking.
H4: This is significantly influence between security perception and usage of internet banking.
H5: This is significantly influence between perceived risk and usage of internet banking.

METHODOLOGY

This research study is conducted within what are the factors are influencing the usage of internet banking among the customers in Puttalam district. In this research, population is internet banking users in Puttalam district. Convenience sampling technique has been applied by researcher. In this research, sample size one hundred and fifty (150) customers who are the internet banking users of banks (Bank of Ceylon, People's Bank, Commercial Bank, HNB and Sampath Bank) in Puttalam district.

Data were collected on primary and secondary sources. The respondents who are customers of internet banking users involved in the study population and the data were collected through the structured questionnaires issued to the respondent. Questionnaire used in this research were developed by researcher with the help of relevant literature. Independent variables and dependent variables in this research model were measured by the use of questionnaires with five point likert scale. Five point likert scales for the all variables ranged from "strongly disagree" to" strongly agree" with the point of 1 to 5 for positive order respectively. This study comprises the secondary data from relevant research articles, journal, other publication and web sites.

DATA ANALYSIS

Reliability Test
The reliability and validity of the instrument was tested using an internal consistency measure (Cornbrash's Alpha). The recommended value of 0.7 was used as a cut- off of reliabilities. The amount of reliability test for internal consistency can be measured with several statistical indexes (Baron & Kenny, 1986). Consistency indicates how well the items measuring a concept hang together as a set (Bless & Higson, 2000).

Table 1: Decision Rule Criteria for Reliability Analysis

Decision Criteria	Decision Attributes
CAC ≥ 0.9	Excellent Reliability
0.8 ≤ CAC < 0.9	Good Reliability
0.7 ≤ CAC < 0.8	Acceptable Reliability
0.6 ≤ CAC < 0.7	Questionable Reliability
0.5 ≤ CAC < 0.6	Poor Reliability
CAC < 0.5	Unacceptable Reliability

Source: (Kumar R, (2014)

Univariate Analysis - *Mean, Standard Deviation*

Univariate analysis is used to measures the mean, standard deviation of each dimension. It is useful tool to measure the level of a variable. Each and every variable in the research model is analysed by using descriptive statistical method (mean, standard deviation).

Table 2: Decision Rule for Descriptive Method

$1.0 < \bar{x} \leq 2.5$	Low level
$2.5 < \bar{x} \leq 3.5$	Moderate level
$3.5 < \bar{x} \leq 5.0$	High level

$\bar{x}$ = *Mean of Variables*
(Source: Developed for research purpose)

Bivariate Analysis

Correlation Analysis
Correlation is a bivariate analysis that measures the strengths of association between two variables and the direction of the relationship.

Table 3: The Correlation Scale

Range	Decision Attributes
r = 1.0	Perfect positive relationship
0.7 ≤ r <1.0	High positive relationship
0.3 ≤ r < 0.7	Moderate positive relationship
0.0 < r < 0.3	Low positive relationship
r = 0	No relationship
0.0 > r > -0.3	Low negative relationship
-0.3 ≥ r > -0.7	Moderate negative relationship
-0.7 ≥ r > -1.0	High negative relationship
r = -1.0	Perfect negative relationship

Source: Rumsey, (2016)

Multiple Regression Analysis
Multiple regression is regression analysis with more than one independent variable. It is used to quantify the influence of two or more independent variables on a dependent variable.

Multiple regression analysis allows estimating the relationship between a dependent variable (Y) and two or more independent variables (Xs) (Anderson, 2014).

DATA ANALYSIS AND FINDINGS

Reliability Test
The reliability of the instrument was measured using cronbach's alpha analysis. It measure the internal consistency of the instrument, based on the average inter item correlation. The result of cronbach's alpha test is given in the Table 4.

Table 4: Reliability Analysis

Variables	Reliability
Perceived usefulness	0.861
Perceived ease of use	0.758
Awareness	0.884
Security perception	0.874
Perceived risk	0.730
Usage of internet banking	0.799
Overall variables	0.939

(Source- Survey data)

All the attributes of the independent and dependent variables were tested for reliability analysis. The cronbach's alpha value for all variables attributes was 0.939 which indicates a strong internal consistency among the attributes. When, value of reliability is higher than 0.7, its variables have excellent, good and acceptable reliability.

Table 5: Mean / Standard Deviation for Variables

	Mean	Standard Deviation
Perceived usefulness	4.2833	054239
Perceived ease of use	4.3117	0.48806
Awareness	4.18	0.552
Security perception	4.22	0.56232
Perceived risk	4.27	0.47551
Usage of internet banking	4.3333	0.46583

(Source- Survey data)

According to the table 4, include the two indicators that are used to measure the overall level of usage of internet banking. Mean value of the usage of internet banking users in Puttalam district is 4.3333. According to this value, it can be concluded that the usage of internet banking in Puttalam district is at high level. The standard deviation of internet usage of internet banking is 0.4658. All variables have high level impact of each and every variable. Results were shown according to table 2 and table 5.
Correlation Analysis

Table 6: Correlation Analysis for Influencing Factors of Internet Banking and Usage of Internet Banking

Variables	Usage of IB		
	Pearson Correlation	Sig. (2-tailed)	N
Perceived usefulness	0.801	0.000	150
Perceived ease of use	0.708	0.000	150
Awareness	0.466	0.000	150
Security perception	0.862	0.000	150
Perceived risk	0.797	0.000	150

(Source: Survey data)

Table 6, describes the relationship of influencing factors in usage of internet banking among the customers. From the output it can be found that the correlation coefficient between perceived usefulness and usage of internet banking is 0.801, which is significance at 1% level. Based on that, conclusion can be made that there is high positive relationship between perceived usefulness and usage of internet banking at 1% significance level. And also Perceived ease of use, Security perception and Perceived risk have high positive relationship with usage of internet banking. The correlation coefficient between awareness and usage of internet banking is 0.466, that there is a moderate positive relationship.

Multiple Regression Analysis

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimated
1	0.904[a]	0.816	0.810	0.203

(Source: Survey data)

Table 8: Analysis of Variance (ANOVA[a])

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.397	5	5.279	128.067	0.000[b]
	Residual	5.936	144	0.041		
	Total	32.333	149			

(Source: Survey data)

The "R Square" statistics indicate that the five independent variable in regression model account for 81.6% of the total variation in usage of Internet banking. 81.6% of the variation in usage of internet banking is perceived usefulness, perceived ease of use, awareness, security perception and perceived risk. The higher the "R Square" statistic, the better the model fits the data.

Table 9: Multiple Regression Analysis of Independent Variables and Dependent Variable

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
(constant)	0.594	0.169		3.506	0.001
Perceived usefulness	0.212	0.054	0.247	3.936	0.000
Perceived ease of use	0.152	0.061	0.159	2.487	0.014
Awareness	-0.018	0.045	-0.022	-0.404	0.687
Security perception	0.368	0.058	0.444	6.325	0.000
Perceived Risk	0.164	0.064	0.167	2.579	0.011

(Source: Survey data)

Based on that table 9, perceived usefulness, perceived ease of use, security perception and perceived risk is significant variables, because there are significant values (respectively, 0.000, 0.014, 0.000 and 0.011) less than 0.05.Therefore, there are significant variables on the usage of internet banking among customers in Puttalam district. The Understand constant statistic 0.594 units show that model would predict if all of five-independent variables were zero. Based on that table 9, awareness is not significant variable on the usage of internet banking in Puttalam district. Because, this variable p value (0.687) is greater than 0.05.Therfore, there are not significant variable on usage of internet banking among customers in Puttalam district.

The B coefficient for perceived usefulness is 0.212. This means if the perceived usefulness goes up by 1 point, the customer usage of internet banking will improve by 0.212. The B coefficient for awareness is -0.018. This means if awareness goes up by 1 point, internet banking usage will reduce by 0.018.

DISCUSSION

Based on that table 7, as the P-value is $0.000 < 0.05$, therefore the independent variable is a useful predictor of dependent variable and it can be concluded there is an impact of perceived usefulness variables on the usage of internet banking in Puttalam district. Hence there is a statistical significance with regard to the internet banking usefulness, ease of use, security, information quality and compatibility jointly with regard to internet banking usage. Hence there is a statistical significance with regard to the internet banking usefulness, ease of use, security, information quality and compatibility jointly with regard to internet banking usage. It can be concluded that the overall model was statistically significant (t=144.783, p=0.01). Usefulness affects internet banking usage positively and significantly (Perera, 2013). In a study carried out by Hettiarachchi, (2013), it was found that relative advantage has positive influence on the usage of internet banking in Sri Lanka.

According to research results, there is high positive relationship between perceived ease of use and usage of internet banking. Results from the regression model analysis, the effect of internet banking ease of use had positive effect on internet banking usage. Table 4.24, according to the analysis   (β = .159, p<0.01) hypothesis two (H2: Higher the internet

banking eases of use greater the internet banking usage) is accepted. Internet banking eases of use positively and significantly affects internet banking usage (Perera, 2013).

Independent variables (security & privacy, information on online banking, perceived risk, and perceived ease of use) have a significant effect on intention to use (Hassan & Awan, 2017). As demonstrated in the studies of (Hassan & Awan, 2017), it is imperative for firms to make an arrangement for security & privacy effectively as it significantly effects on consumer's intension. The effect of convenience (B=0.264, p <0.01), security (B=0.205, p<0.01), perceived risk (B=0.188, p<0.01) and prior internet knowledge (B=0.241, p<0.01) on intention to use internet banking was significant, thus validating the proposed model. Prior internet knowledge, convenience, security perception, and perceived risk all had a significant effect on behavioural intention (Nasri, 2011).

Based on regression table 9, perceived risk is significant. Because, the P-value (0.011) is less than 0.05, therefore the independent variable is a useful predictor of dependent variable and it can be concluded there is an impact of perceived risk variables on the usage of internet banking in Puttalam district. The effect of convenience (B=0.264, p <0.01), security (B=0.205, p<0.01), perceived risk (B=0.188, p<0.01) and prior internet knowledge (B=0.241, p<0.01) on intention to use internet banking was significant, thus validating the proposed model. Prior internet knowledge, convenience, security perception, and perceived risk all had a significant effect on behavioural intention (Nasri, 2011). Perceived risk is completely supported and also has positive affect on intention to use which supports H3 (H3: Perceived risk (PR) has a positive on intension to use (Hassan & Awan, 2017).

CONCLUSIONS AND RECOMMENDATIONS

This chapter has discussed the research finding, measure by questionnaire, suggestions to factors influencing of usage of internet banking in Puttalam district and suggestion for further research. The research was carried out to find the impact between factors (perceived usefulness, perceived ease of use, awareness, security perception and perceived risk) and usage of internet banking. Descriptive statistics, correlation and multiple regressions were formulated in order to come up with findings related to the above research problem. The study was conducted with hundred and fifty internet bank customers throughout the Puttalam district. The research used correlation analysis to identify the relationship. It has been identified that there is a significant positive relationship between the factors (perceived usefulness, perceived ease of use, awareness, security perception and perceived risk) and usage of internet banking in Puttalam district.

The discussed limitations and implications single out several avenues for future research. In the area of usage of internet banking services in Puttalam district, more works need to be carried out. This study has investigated intentions of individuals from the Puttalam district, so future studies can build upon this study through replication across samples from different parts of Sri Lanka as well as different types of users, such as corporate customers. Therefore the following are some recommendations to internet banking.

- An implication for bank managers is that they should concentrate on the promotion and advancement of the priceless paybacks that are gained from "Intended and

Unintended benefits" such as lower transaction fees, high deposit rates among others.

▪ The management is that they should concentrate on their corporate websites to make it more user-friendly since that will go a long way to increase customers trust and upsurge their intention to accept internet banking. Since time has high level of perception of internet banking in this study, the implication to managers is that time must be given a high priority and must be linked with conventional means of banking to boost the trust and confidence that customers may have in internet banking for fore online banking products and services patronization.

▪ Banks should organize demonstrations via video presentation or arrange hands-on training to show the user-friendliness of such services. Therefore, banks must focus in enhancing customers" self-efficacy, which would enhance usage level of internet banking. The bank should put prior efforts first to educate and sensitize customers through advertisements and even road shows about the availability of a new electronic banking platforms that it intends to bring to the market, before it is released to the market. This will boost the uptake of the product by the consumers.

▪ The bank to improve on ensuring that the security of every electronic banking platform it introduces takes centre stage and always maintain high standards so as to increase the number of customers buying the products.

▪ Introducing more and more steps to access the internet in less time and to get the service done in fewer steps. Introducing new security software to minimize the risk of hackers being exposed to the internet.

IMPLICATION OF THE RESEARCH

This research study "Factors influencing the usage of internet banking in Puttalam district" will help the researcher in the same discipline, i.e. who going to study the influencing the usage of internet banking in Puttalam district or in other discipline, i.e. who are going to study the demographic factors in Puttalam district.

This study may also help to the banks in Puttalam district, to understand the present situation and to modify their future mixes to improve future internet banking services, and to receive sound information regarding internet banking customers. More importantly this research will bring number of advantages to the internet banking customers in the research area because they can go for number of alternatives and select the suitable one by means of studying the factors which are really needed to be in internet banking.

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