

**FACTORS INFLUENCING ON THE USAGE OF AUTOMATED
SELF-PERSONAL BANKING SERVICES IN THE KALUTARA
DISTRICT**



By

WIJESUNDARA MUDIYANSELAGE SUPUN DILSHAN

WIJESUNDARA

EU/IS/2015/COM/01

COM 1881



Project Report
Library - EUSL

**A Project Report Submitted to the Faculty of Commerce and Management,
Eastern University, Sri Lanka as a Partial Fulfillment of the Requirement of the
Degree of Bachelor of Commerce Honors (BComHons)**

**Department of Commerce
Faculty of Commerce and Management
Eastern University, Sri Lanka**

2020

**PROCESSED
MAIN LIBRARY, EUSL**

ABSTRACT

Nowadays, automated self-personal banking services plays a major role in Sri Lankan banking industry. Very few researches are being performed in Sri Lanka for Factors influencing the usage of automated self-personal banking services in the Kaluthara district. So, there is an empirical knowledge gap exists for explaining Factors influencing the usage of automated self-personal banking services in the Kaluthara district. Hence, the study conducts to narrow this empirical gap.

The objectives of this study are to identify the level, relationship and impact regarding Perceive usefulness, Perceive ease to use, Perceived risk, Security and Reliability on usage of automated self-personal banking services. To achieve these objectives, the stratified sampling method is used as a sample of the study, which was conducted among 200 users from Commercial Bank, Sampath Bank, People's Bank and Bank of Ceylon. And 200 respondents were analyzed by using descriptive, correlation analyses and regression analysis.

The findings show that how level of Perceive usefulness, Perceive ease to use, perceived risk, Security, Reliability, and usage of automated self-personal banking services. There is a significant relationship between Perceive usefulness, Perceive ease to use, perceived risk, Security, Reliability with usage of automated self-personal banking services. There is significant impact of Perceive usefulness, Perceive ease to use, perceived risk, Security and Reliability on usage of automated self-personal banking services. Therefore, Recommendation is bankers should be consider about Perceive usefulness, Perceive ease to use, perceived risk, Security and Reliability for automated self-personal banking services improvement. Because that factors have strong impact to usage of automated self-personal banking services.

Keywords: *Perceive usefulness, Perceive ease to use, perceived risk, Security, Reliability, Usage of automated self-personal banking service*

TABLE OF CONTENTS

ACKNOWLEDGEMENT	i
ABSTRACT	ii
TABLE OF CONTENTS	iii
LIST OF TABLES	viii
LIST OF FIGURES	x
LIST OF ABBREVIATION	xi
CHAPTER ONE	1
INTRODUCTION	1
1.1 BACKGROUND OF THE STUDY	1
1.2 RESEARCH PROBLEM.....	3
1.3 RESEARCH QUESTIONS	4
1.4 RESEARCH OBJECTIVES	5
1.5 SIGNIFICANCE OF THE STUDY.....	5
1.6 SCOPE OF THE STUDY.....	6
1.7 LIMITATION OF THE STUDY.....	6
1.7.1 Sample Size.....	6
1.7.2 Selected Area	6
1.8 CHAPTER SUMMARY.....	6
CHAPTER TWO	7
LITERATURE REVIEW	7
2.1 INTRODUCTION	7
2.2 EMPIRICAL REVIEW	7
2.2.1 Automated Self-Personal Banking Services	7

2.2.2 Usage of Automated Self-Personal Banking Services.....	9
2.2.3 Users Demographic Social Economic Factors.....	10
2.2.4 Characteristics of Automated Self-Personal Banking Service Technology	11
2.3 THEORETICAL REVIEW	13
2.3.1 Theory of Diffusion of Innovation.....	13
2.3.2 Technology Acceptance Model (TAM).....	13
2.3.3 Unified Theory of Acceptance and Use of Technology (UTAUT)	14
2.4 CHAPTER SUMMARY.....	14
CHAPTER THREE	15
CONCEPTUALIZATION AND OPERATIONALIZATION	15
3.1 INTRODUCTION	15
3.2 CONCEPTUALIZATION.....	15
3.2.1 Perceived Usefulness	16
3.2.2 Perceived Ease to Use.....	17
3.2.3 Perceived Risk	17
3.2.4 Security	17
3.2.5 Reliability.....	18
3.2.6 Usage Level of Automated Self-Personal Banking Services.....	18
3.3 OPERATIONALIZATION OF VARIABLE	19
3.4 DEVELOPMENT OF HYPOTHESIS	21
3.5 CHAPTER SUMMARY.....	22
CHAPTER FOUR.....	23
METHODOLOGY	23
4.1 INTRODUCTION	23
4.2 RESEARCH DESIGN	23

2.2.2 Usage of Automated Self-Personal Banking Services	9
2.2.3 Users Demographic Social Economic Factors.....	10
2.2.4 Characteristics of Automated Self-Personal Banking Service Technology	11
2.3 THEORETICAL REVIEW	13
2.3.1 Theory of Diffusion of Innovation.....	13
2.3.2 Technology Acceptance Model (TAM).....	13
2.3.3 Unified Theory of Acceptance and Use of Technology (UTAUT)	14
2.4 CHAPTER SUMMARY.....	14
CHAPTER THREE	15
CONCEPTUALIZATION AND OPERATIONALIZATION	15
3.1 INTRODUCTION	15
3.2 CONCEPTUALIZATION.....	15
3.2.1 Perceived Usefulness	16
3.2.2 Perceived Ease to Use.....	17
3.2.3 Perceived Risk	17
3.2.4 Security	17
3.2.5 Reliability.....	18
3.2.6 Usage Level of Automated Self-Personal Banking Services.....	18
3.3 OPERATIONALIZATION OF VARIABLE	19
3.4 DEVELOPMENT OF HYPOTHESIS	21
3.5 CHAPTER SUMMARY.....	22
CHAPTER FOUR.....	23
METHODOLOGY	23
4.1 INTRODUCTION	23
4.2 RESEARCH DESIGN	23

4.2.1 Research Approach	24
4.2.2 Study Population	24
4.2.3 Sample.....	24
4.3 METHODS OF DATA COLLECTING	24
4.3.1 Primary Data	25
4.3.2 Secondary Data	25
4.4 METHOD OF DATA MEASUREMENT	25
4.5 METHOD OF DATA ANALYSIS	26
4.5.1 Reliability Analysis.....	26
4.5.2 Univariate Analysis.....	27
4.5.3 Bivariate Analysis.....	27
4.5.4 Multivariate Analysis.....	27
4.6 METHOD OF DATA EVALUATION	28
4.6.1 Mean Value of a Variable	28
4.5 CHAPTER SUMMARY	29
CHAPTER FIVE	30
DATA PRESENTATION AND ANALYSIS.....	30
5.1. INTRODUCTION	30
5.2 RELIABILITY TEST	30
5.3 DATA PRESENTATION.....	31
5.3.1 Data Presentation for Personal Details	31
5.3.2 Data Presentation and Analysis of Research Information	35
5.3.3 Testing Hypotheses.....	57
5.4 CHAPTER SUMMARY.....	59
CHAPTER SIX	60

DISCUSSION	60
6.1 INTRODUCTION	60
6.2 DISCUSSION OF PERSONAL INFORMATION	60
6.2.1 Gender.....	60
6.2.2 Age Level.....	60
6.2.3 Level of Education.....	60
6.2.4 Monthly income	61
6.2.5 Frequency of usage	61
6.3 DISCUSSION OF RESEARCH INFORMATION	61
6.3.1 Discussion for Objective One	61
6.3.2 Discussion for Objective Two	62
6.3.3 Discussion for Objective Three	62
6.3.5 Findings from Hypothesis Testing.....	64
6.4 CHAPTER SUMMARY.....	66
CHAPTER SEVEN.....	67
CONCLUSION AND RECOMMENDATION	67
7.1 INTRODUCTION	67
7.2 CONCLUSION AND RECOMMENDATION.....	67
7.2.1 Conclusion and Recommendation - First Objective	67
7.2.2 Conclusion and Recommendation - Second Objective.....	68
7.2.3 Conclusion and Recommendation- Third Objective.....	69
7.3 CONTRIBUTION OF THE STUDY	69
7.4 LIMITATIONS OF THE STUDY.....	70
7.5 IMPLICATION FOR THE FUTURE RESEARCH	70
LIST OF REFERENCE	71

APPENDIX -A.....	77
APPENDIX -B.....	85