

**DETERMINANTS OF USAGE OF ATM OF PRIVATE BANKS IN
PUTTALAM DISTRICT**



By

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ABSTRACT

The purpose of this research is to investigate factors determining the ATM usage of Private Banks in Puttalam District. The conceptual model investigates factors that affect ATM usage and it was developed based on reviewing of existing literature. The model was employed by ease of use, usefulness, behavioral control, risk, social influence and ATM usage. Data collected from two hundred (200) ATM users and they were used to test this model. The data were analyzed using SPSS 22.0. The researcher has used descriptive and regression analyses for her research conducts. The mean and standard deviation result reveals that ease of use, usefulness, behavioral control, social influence and ATM usage having high level while risk is in low level. Also, the simple regression analyses results show that all independent variables have significant impact on ATM usage while multiple regression results show that ease of use is the most influencing factor towards the ATM usage. Finally, the researcher has revealed that there is no any variation of variables with personal factors according to ANOVA and independent sample t-test results. The results of this study provide a good evidence for banks to further enhancements of their work practices in the area of ATM to enhance the overall penetration of ATM in Puttalam District.

Keywords: *Ease of use, usefulness, Behavioral Control, Risk, Social Influence, ATM usage, Banks.*

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