

**THE FACTORS INFLUENCING ON ADOPTION AND
USAGE OF INTERNET BANKING
An Empirical Study on Small and medium enterprises
(SME)
In Badulla District**



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Abstract

This research was conducted on the topic of a study on the factors influencing on adoption and usage of internet banking, an empirical study of small and medium enterprises. The researcher has used 100 small and medium enterprises (SMEs) in Badulla district. Distributing questionnaire among small and medium enterprises (SMEs) in Badulla district. Gathered data were analyzed by SPSS 19.0 version and use the measures of mean, standard deviation, cross tabulation, correlation, and multiple regressions.

The study was carried out with six variables as a perceived usefulness, attitudes, external pressure, Security, perceived ease of use and ICT knowledge and skills of the independent variable. An adoption of internet banking is as a dependent variable and includes the four indicators to measure Adoption of internet banking in this research. This research attempt to evaluate the the factors influencing on adoption and usage of internet banking and Adoption of internet banking. The variables identified this survey are Perceived usefulness, Attitudes, External pressure, Security, Perceived ease of use and ICT Knowledge. With the purpose of the investigation influencing factors and adoption of internet banking the population was selected.

According to the results obtained there are significant relationship perceived usefulness, Attitudes, External pressure, Security, Perceived ease of use and ICT Knowledge with Adoption of internet banking. External pressure was the most effective factor effect to the Adoption of internet banking.

The reseacher

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