



**CUSTOMER TENDENCY TOWARDS THE USAGE OF
SELF SERVICE TECHNOLOGIES
OF PRIVAT BANK IN MATARA DISTRICT**

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ABSTRACT

This research study is about the study on the customer tendency towards the usage of self-service technologies with special reference to private banks in Matara district.

The main purpose of this research was to analyze the impact of customer tendency towards the usage of self-service technologies. According to the research, researcher have selected three main variables. They are Innovation Characteristics, Individual Differences which are denoting independent variable and customer usage which is denoting dependent variable. For this study, 100 customers were selected and structured questionnaire data was selected to gather information. The data and information were mainly collected through questionnaire. The questionnaire was issued to customers of Sampath Bank , Seylan Bank ,Hatton National Bank and Commercial Bank . The obtained data and information have been transformed into regular chart method, tabled and have been subjected in to three groups based on the mean value. They are Low level usage, moderate level usage and high level usage. As well as, the researcher, have been identified the relationship between innovation characteristics and customer usage as well as individual differences and customer usage. After that the researcher was identified most effective factors from independent variables that affect to changing in the customer usage.

Finally, these findings were explained individually further at the end of the study. The appropriate solutions and recommendations provided for the necessary modifications for self-service technologies.

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