

**FACTORS INFLUENCING THE USAGE LEVEL OF INTERNET BANKING
IN JAFFNA DISTRICT**



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ABSTRACT

The Internet banking has brought about a revolution, changing the way that banks will interact with their customers, business partners and suppliers in the future. In Jaffna District internet banking is a new industry. Consumer acceptance and the use of internet banking are still low and little research has been conducted in Jaffna district into factors influencing consumers to use internet banking. Therefore, this study has to intend with the research problem as "Factors influencing the usage level of internet banking in Jaffna District".

According to the above problem Perceived Risk, Perceived Self efficacy, Perceived Ease of use, Perceived Usefulness, and Perceived relative advantage were considered as the independent variables of the study. The usage level of internet banking was the dependent variable in here. Primary data were used in this study. Convenient-sampling method used to collect the primary data from the respondent. The study is based on the information collected from 200 samples in Jaffna district. Hence, banking customers are taken as the study population in Jaffna district. The responses were obtained through interview, structured questionnaire. It was analyzed through bivariate analysis, after that they were presented in frequency table.

The research finding shows that, the relationship between perceived risks, perceived usefulness, perceived ease of use, perceived self efficacy, perceived relative advantage and usage level of internet banking. The results provide evidence for the theoretical model embracing model and the construct perceived risk and perceived usefulness. They have played a significant role in influencing on the usage level of internet banking. Eventually this report recommends some remedial actions that help banks to improve the customer perception relating to the internet banking. Therefore I hope to this research will be helpful to determine the factors influencing the usage level of internet banking in Jaffna district.

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