

**IMPACT OF PERSONAL CHARACTERISTICS OF CUSTOMERS  
ON USAGE OF E-BANKING  
(SPECIAL REFERENCE TO THE HAMBANTOTA DISTRICT)**

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## ABSTRACT

The objective of this research is to identify the impact of personal characteristics of customers on usage of e-banking in Hambantota district. Personal characteristics are very important factor to decide whether use or not the e-banking services. Personal characteristics are significantly varied from one to another. So that it is very difficult to predict or measure from one to another. Also it is mostly differ from one district to another. Currently e-banking has gained high profitability to both customer and banker. So the bankers try to promote their e-banking services among customers. Banks are being a competition among themselves. So it is very important to identify the personal characteristics and their impact to usage of e-banking. How it is not given a optimal solution for this but can given some suggestions for improvement of e-banking usage of traditional bank customers. Therefore through this research an attempt to given some concession for the bankers to get an idea of impact of personal characteristics of customers towards the usage of e-banking in Hambantota district.

The data and information required for the study are obtained through a questionnaire survey conducted. Under the personal characteristics age, gender, education, occupation, income and internet experience are taken as the variables. Then found the usage of e-banking according to different characteristics.

Further, the findings may have higher importance to the bankers of Hambantota district to get overall idea of customers and their characteristics impact to decide whether use or not e-banking services. Thereby they will able to increase the number of customers those are use their e-banking services and finally will maximize the profit of them.

Key words: Personal characteristics of customers, Impact of usage on e-banking, Hambantota district.

# TABLE OF CONTENTS

<b>Contents</b>	<b>Page No</b>
Acknowledgement .....	I
Abstract .....	II
Abbreviation .....	III
Table of contents .....	IV
List of tables .....	VIII
List of figures.....	IX
<b>Chapter One: Introduction.....</b>	<b>1 - 8</b>
1.1 Background of the study .....	1
1.2 Problem statement .....	6
1.3 Significance of the study .....	7
1.4 Research questions .....	7
1.5 Objective of the study.....	7
1.6 Summary.....	8
<b>Chapter Two: Literature review .....</b>	<b>9 - 21</b>
2.1 Introduction .....	9
2.2 Personal characteristics of customers.....	9
2.3 History of internet banking.....	12
2.4 Electronic banking and its implications.....	13
2.5 E-banking components .....	15
2.6 Strengths of e-banking service .....	16
2.6.1 Relative advantage.....	16
2.6.2 Compatibility.....	17
2.6.3 Trialability and Observability.....	17
2.6.4 Complexity .....	18
2.6.5 Perceived Risk.....	18

2.7 Current issues of e-banking .....	18
2.8 Characteristics of customers and usage of e-banking.....	19
2.9 Summary .....	21

**Chapter Three: Conceptualization and Operationalization..... 22 - 29**

3.1 Introduction .....	22
3.2 Conceptualization .....	22
3.3 Variables relevant to the conceptual model.....	23
3.3.1 Characteristics of customers.....	23
3.3.1.1 Age.....	24
3.3.1.2 Gender .....	24
3.3.1.3 Education .....	24
3.3.1.4 Occupation.....	24
3.3.1.5 Income .....	24
3.3.1.6 Internet experience .....	25
3.3.2 Usage of e-banking.....	26
3.4 Operationalization .....	27
3.5 Summary.....	29

**Chapter Four: Methodology..... 30 - 36**

4.1 Introduction .....	30
4.2 Study setting & design.....	30
4.2.1 Study setting .....	30
4.2.2 Study design .....	31
4.3 Sample size and Framework.....	31
4.3.1 Sampling.....	31
4.3.2 Sampling frame.....	31
4.4 Method of data collection .....	31
4.4.1 Primary data.....	32
4.4.2 Secondary data.....	32
4.5 Structure of the questionnaire.....	32

4.6.1 Method of data presentation .....	33
4.6.2 Method of data analysis.....	34
4.6.2.1 Cross tabulation analysis .....	34
4.7 Hypothesis testing.....	34
4.7.1 Hypothesis testing using anova .....	35
4.8 Summary.....	36
<b>Chapter Five: Data presentation and analysis .....</b>	<b>37 - 50</b>
5.1 Introduction .....	37
5.2 Data presentation of personal information .....	37
5.2.1 Gender .....	37
5.2.2 Age pattern .....	38
5.2.3 Education .....	39
5.2.4 Occupation.....	39
5.2.5 Average income.....	40
5.2.6 Internet experience .....	41
5.3 Data presentation of research information.....	41
5.3.1 Cross tabulation analysis .....	41
5.3.1.1 By age level .....	42
5.3.1.2 By gender.....	42
5.3.1.3 By level of education .....	43
5.3.1.4 By occupation.....	43
5.3.1.5 By average income .....	44
5.3.1.6 By internet experience .....	44
5.3.2 Anova testing.....	45
5.3.2.1 Testing hypothesis 1 .....	46
5.3.2.2 Testing hypothesis 2 .....	46
5.3.2.3 Testing hypothesis 3 .....	47
5.3.2.4 Testing hypothesis 4 .....	48
5.3.2.5 Testing hypothesis 5 .....	48
5.3.2.6 Testing hypothesis 6 .....	49

<b>Chapter Six: Discussion</b> .....	<b>51 - 61</b>
6.1 Introduction .....	51
6.2 Discussion on the personal information .....	51
6.2.1 Gender .....	51
6.2.2 Age .....	51
6.2.3 Education .....	52
6.2.4 Occupation .....	52
6.2.5 Average income of month .....	52
6.2.6 Internet experience .....	52
6.3 Discussion on the research variables .....	53
6.3.1 Age .....	53
6.3.2 Gender .....	54
6.3.3 Education .....	55
6.3.4 Occupation .....	56
6.3.5 Average income .....	57
6.3.6 Internet experience .....	58
6.4 Discussion on the relationship between I & D variable .....	59
6.5 Comparison the research findings with previous research .....	60
6.6 Summary .....	61
<b>Chapter Seven: Conclusions and recommendations</b> .....	<b>62 - 68</b>
7.1 Introduction .....	62
7.2 Conclusion .....	62
7.3 Recommendations .....	63
7.4 Limitations of the study and suggestions for future studies .....	66
7.5 Implication of the study .....	67
7.6 Summary .....	68
References .....	69
English questionnaire .....	73
Sinhala questionnaire .....	77