

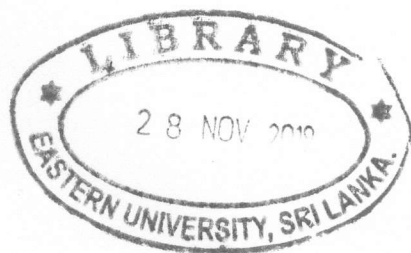
# **DETERMINANTS OF ONLINE BANKING USAGE IN TRINCOMALEE DISTRICT**

By

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## ABSTRACT

In accordance with previous studies, many studies state that there is a gap between the impacts of determinants on usage of online banking. This study is conducted in order to fill these gaps.

Main purpose of the study is to find out the determinants of online banking usage in Trincomalee district. And this study is conducted to fill this gap with these objectives. The objectives are to find out the level of online bank usage in Trincomalee district and find out the impact of determinants on the usage of online banking in Trincomalee district. In addition the study focuses on identifying the demographic profile of customers to using online bank in Trincomalee district, Sri Lanka.

Conceptual model is developed based on the existing literature, where the determinants of online banking usage are independent variable, while online banking usage is dependent variable. Mainly independent variable has five determinants, such as Knowledge on IT, Security, Perceived risk, Ease of use, Relative advantage.

The research study was implemented in Trincomalee district and 150 respondents participated to the survey and convenient sampling technique used to select the sample. The data and information were mainly collected through questionnaires. The collected data was analyzed by using SPSS software, main analysis are univariate bivariate and regression analysis.

Based on the findings of the study, it conclude that the respondents have high degree of Knowledge on IT, and received high degree of Perceived risk, Security, Ease of use and Relative advantage from using of online bank and the usage level of online banking services is also in the high level in Trincomalee. When consider the degree of impact of determinants on usage of online banking, there is a positive impact on the usage of online banking by the determinants Knowledge on IT, Security, Ease of use, and Relative advantage, but there is a negative impact on usage of online banking by the determinants of Perceived risk. There is a difference in usage of online banking across the demographic information of the respondents. Further these determinants and usage of online banking are verifying in Trincomalee district.

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