Factors Influencing The Customer Adoption Of Internet Banking: Case Of A Leading Public Sector Commercial Bank, Kurunegala District, In Sri Lanka

P.M.S.I Pallegama[1], H.M.A.K Herath[2]

[1](Faculty Of Business Studied & Finance, Wayamba University Of Sri Lanka, Kuliyapitiya, Sri Lanka)
[2](Department Of Banking & Finance, Faculty Of Business Studied & Finance, Wayamba University Of Sri Lanka, Kuliyapitiya, Sri Lanka)

Abstract:

Background: This research is carried out to investigate the factors affecting customer adoption of Internet banking. The adoption of online banking is influenced by several variables. Despite of the online banking services offered, customer adoption is not up to the expected level in Sri Lanka. The objective of the study is to identify the factors affecting Internet banking adoption and provide recommendations for the responsible management of a leading public sector commercial bank, Kurunegala District in Sri Lanka.

Materials and Methods: The relevant data was collected by a quantitative method through a questionnaire survey. The factors of green concern, perceived usefulness, perceived ease of use, and perceived security were selected as predictable variables, and Internet banking adoption was considered as the dependent variable. The researcher developed hypotheses for each factor that creates a significant impact on Internet banking adoption. Data were collected from three hundred eighty-four customers of the particular bank in Kurunegala district, which considered as the sample of the study. The researcher performed reliability analysis, normality analysis, validity test, descriptive statistics, correlation analysis, and multiple linear regression analysis.

Results: All research variables were tested as reliable under Cronbach's alpha standard. The Correlation analysis showed a strong positive significant relationship between all the selected factors and Internet banking adoption. Multiple Regression analysis described the significant impact of selected factors on Internet banking adoption. The regression model demonstrated over 71.5 % of variance in the dependent variable (internet banking adoption) due to the selected factors (green concern, perceived usefulness, perceived ease of use, and perceived security). Each research variable creates a significant influence on Internet banking adoption. As a result, the researcher accepted all the hypotheses (p<0.05).

Conclusion: The researcher found that consumer green concern, perceived usefulness, perceived ease of use, and security, created a significant impact on Internet banking adoption of the selected context.

Key Word: Internet banking adoption, green concern, perceived usefulness, perceived ease of use, perceived security.

I. Introduction

Internet banking has emerged as the most advanced electronic-based and self-service distribution channel due to the intense rivalry in the banking industry. Internet banking is intended as a medium for distribution and communication that enables clients to work with a bank to complete transactions quickly and affordably, mostly using digital tools like tablets or smartphones (Singh & Srivastava, 2020). The modern era of globalization and technology is characterized by online banking. As a result, commercial banks should offer timely financial services. They ought to be quick and adaptable. Internet banking is regarded as one of the main E-Commerce applications in the current day. The term "Internet banking" refers to banking software that enables users to conduct financial transactions over the World Wide Web from any location or at any time (Shih & Fang, 2004). Internet banking is utilized by the majority of banks to enhance customer service. Additionally, online banking is an affordable banking option that fosters a mutually beneficial connection between clients and banks. Additionally, Internet banking will satisfy client demands in addition to helping banks (Rashi & Ghani, 2016). Further, Environmental risks continue to rank among the most serious risks faced by organization (including banks) and communities today, with extreme weather and climate action failure prioritized as top risks both in terms of impact and in terms of likelihood according to the World Economic Forum's Global Risk Report for 2020. As Bankers, they are much more vulnerable than others, to risks created through environmental impacts and failure in climate action. They are expected to play a central role in providing pragmatic and long-term solutions through responsible lending decisions which include social and environmental criteria. Banks through

adopting responsible lending practices and policies have more powerful ways and means of influencing customers towards much more environment-friendly solutions.

Consumers may now take part in the development and/or enhancement of goods and services thanks to the advent and expansion of internet services, which expand opportunities for contact with businesses and provide value. As a result, businesses are worried about luring clients who want to add their thoughts to the collaborative process. When examining the shift to a value co-creation strategy, the banking environment is particularly fascinating (Mostafa, 2020). Internet banking has emerged as the most advanced electronic-based and self-service distribution channel due to the intense rivalry in the banking industry. Customers may access a wide range of services through Internet banking that is valuable to them and provides them an edge over rivals. Studies from the past demonstrate that the drivers of Internet banking adoption have been researched in the past. However, even though Internet banking services provide several exceptional services to users, the acceptance rate is below expectations and is still in the adoption phase (Mostafa, 2020). Lack of awareness about innovation is a significant factor that may reason for not adopting Internet banking. Lack of knowledge regarding Internet banking can be considered as another major barrier to the adoption of Internet banking. Information security was recognized as the most significant cause holding back the adoption of Internet banking. In addition to that, difficulty or complexity is acting as an inhibit cause in the choice of adoption of Internet banking (Sindhu, 2015). At present, most banks in the world have started to offer their banking services with the concept of the minimum environmental impact, and that can be described as Internet banking. At the same time, banks initiate broader staff awareness, and public relations (PR). For example, banks are showing an accountable approach towards all the banking operations that have to be carried out with the environment conservation. For the precedent years, several definitions may describe the significance of various features of Internet banking and corporate free enterprise as earnings to attain sustainable banking (Zhelyazkov & Kitanov, 2019). Internet banking conception has annoyed the banking sector to initiate banking operations with the minimum use of paper and technology-motivated services that lead to a decrease in the negative environmental influence and to carry out their role as a corporate citizen on sustainable growth. It is very significant for banks to recognize the demand for Internet banking activities while the final victory or failures of such reserves are impacted by customer satisfaction of the end-user of those activities (Herath & Herath, 2019). Internet banking is an up-and-coming concept for the conservation of the environment that encourages eco-friendly banking activities for environment sustainability and decreases carbon emissions and environmental pollution from the banking sector. At the same time, most researchers discussed the significance of Internet banking and that practices positively influence the environment. Internet banking practices lead to sustainable development because they consider frequently on conservation of the environment for upcoming generations. In addition, Internet banking can be described as the bank operations carried out in the concept of environmental protection that aids the overall decrease of exterior carbon discharge and interior carbon trace (Narang, 2015) .

A prominent technology change that had a significant effect on organizational performance occurred in Sri Lanka's banking industry. Despite being historically defined by manual processes, the industry has embraced technology to increase productivity, customer service, and risk management. Internet banking adoption has altered customer relations. Customers can additionally conduct transactions and access account data remotely, which raises customer satisfaction and eases the strain on branches. Interbank transactions have been sped up, and operational effectiveness and liquidity management have been increased, thanks to systems like Real-Time Gross Settlement Systems and Lanka Pay, two initiatives of the Central Bank (Central Bank of Sri Lanka, 2023). The majority of banks in Sri Lanka have placed a strong emphasis on mobile banking activities during the past several years. nevertheless, the Sri Lankan context has not been well explored. In addition, compared to other developed and developing countries in the region, Sri Lanka still has a low acceptance rate for mobile banking (Arandara & Gunasekera, 2020). Furthermore, Premarathne and Gunathilaka (2016) argue that Sri Lanka's adoption rates of mobile banking are still very low, despite the country's general embrace of broad technological advancements like smartphone and internet usage. A report by the Central Bank of Sri Lanka (2021) highlighted that while urban areas are seeing increased internet banking usage, rural areas still face challenges due to inadequate infrastructure. A study by Dissanayaka & Weerakkody (2019) noted that, many customers still rely on traditional banking methods. This suggests a transitional phase where users are beginning to explore digital adoptions but are not yet fully committed. Although the Covid – 19 pandemic accelerated the shift towards digital banking, a study by Jayasinghe & Kumara (2021) concluded that the increase in adoption was not uniform. Many users still returned to traditional banking practices once restrictions were lifted, emphasizing that the shift to internet baking is still in progress. Over the past 20 years, the mobile telecommunications industry in Sri Lanka has expanded far more quickly than other businesses. Mobile phone connections dominate the telecommunications business with 1436 mobile phones per 1000 people. According to the previous study, Sri Lanka ranks as the second country in South Asia with high mobile phone usage (Galhena & Gamini, 2021). Although there are numerous advantages to Internet banking, there are still a lot of issues that need to be resolved before users fully embrace it. Nonetheless, there is very little trend among Sri Lankan bank clients to adopt Internet banking services (Dissanayaka &

Mahesh,2016). Further, In Sri Lanka, virtual banking activity is below what is considered acceptable. In contrast to the industrialized world, just 1% of clients typically utilize Internet banking and other payment methods (Jegatheesparan & Rajeshwaran, 2022). Not only are the well-educated individuals reluctant to utilize Internet banking, but so are the common folks. Online banking in Sri Lanka is beset with several problems, including usability of the website, security, reliability, quality of information, service, and accessibility. Thus, it is essential to look at the elements that influence the use of online banking.

The focused bank in this study, "ABC" bank is the top financial institution in Sri Lanka and a State Bank with an unmatched eight-decade record of accomplishment. It is offering the nation's socioeconomic development the utmost assistance via the expansion of people, businesses, and the government. Based on its balance sheet, ABC is by far the biggest bank in the nation, holding 19% and 22% of the assets and deposits in the banking sector, respectively. ABC plays a crucial role in Sri Lanka's development by providing financial services that help individuals, businesses, and government entities. This support helps foster economic growth and development within the country. BOC will have 14.1 million clients by the end of 2020. Their annual report states that they have aligned their digital strategy, giving self-service channels and virtual platforms as a means of encouraging their clients to utilize digital technology more frequently (BOC, 2020). As per the ABC bank annual reports, the COVID 19 pandemic also presented opportunities to rethink and reinvent their product and service propositions and the Bank sought to capitalize on these emerging dynamics swiftly and decisively. With customer mobility being restricted during the year, there was an unprecedented and dramatic shift towards digital services and the Bank accelerated its digital journey to drive increased usage among customers. When it comes to the problem, it is very significant to recognition of the determinants of Internet banking adoption. Internet banking adoption is very important to banking sales as well as customer base. However, the recent ABC bank report mentioned that there is low consumer adoption of Internet banking in Sri Lanka. In 2023, there were 7.5 million ABC customers are opened accounts at ABC bank branches in Sri Lanka. However, there are only nearly 250000 customers registered for online banking through the online app. In 2021, it represented 3.33%.

The main objective of this research is to identify the significant factors affecting Internet banking adoption with special reference to a leading public sector commercial bank, Kurunegala District in Sri Lanka. The sub-objectives of the research are: (I)To identify the factors influencing Internet banking adoption, (II) To investigate the impact of selected influencing factors on Internet banking adoption, with special reference to the ABC Bank, Kurunegala District in Sri Lanka, and (III) To suggest banking institutions of Sri Lanka, ways of improving customer internet banking adoption.

Numerous prior investigations and theoretical models have been developed to assess the possible aspects that may influence adoption. One of the simplest models is the Technology Acceptability Model (TAM), which looks at the variables affecting the acceptability of innovative technology. This was intended in 1986 to find out the user's opinion of the special information system. Perceived utility and ease of use are the two main indications and determining factors for whether or not employees or users will adopt a novel technology (Scherer et al, 2019). The adoption of internet banking can be effectively analyzed through the lens of the Technology Acceptance Model. As users navigate the online banking platform, their perceived ease of use plays a critical role in shaping their experience; a user-friendly interface allows customers to perform transactions with minimal effort, thereby increasing their likelihood of adoption. Concurrently, perceived usefulness is paramount users who believe that internet banking enhances their financial management capabilities are more inclined to utilize these services. The interplay between these perceptions shapes the users' attitude toward using internet banking, ultimately influencing their behavioral intention to adopt. Further, the adoption of internet banking can be effectively analyzed through the lens of the Theory of Planned Behavior (TPB). This is one of the main and widely used theories related to purchase behavior. This theory is capable to use to examine consumer manners and intentions (Ajzen, 1991). Users' attitudes toward using internet banking are shaped by their perceptions of convenience and efficiency, as well as concerns about security and privacy. Furthermore, subjective norms play a critical role; individuals who observe their peers engaging in internet banking are more likely to adopt it themselves. Additionally, perceived behavioral control significantly influences adoption; users with access to reliable internet and the necessary technological skills are more likely to feel confident in their ability to use online banking services. Additionally, the adoption of internet banking can be effectively analyzed using the Unified Theory of Acceptance and Use of Technology (UTAUT). Performance expectancy plays a critical role; users who perceive that online banking enhances their financial management capabilities are more likely to embrace this technology. Effort expectancy significantly influences adoption; if users find the online banking interface user-friendly and intuitive, they are more likely to adopt these services. The impact of social influence cannot be overlooked, as recommendations from family and friends can encourage individuals to engage with internet banking. Finally, the presence of adequate facilitating conditions, such as reliable internet access and effective customer support, ensures that potential users have the necessary resources to use internet banking confidently. By examining these UTAUT constructs, the researcher gains a deeper understanding of the factors driving the successful adoption of internet banking services. The adoption of internet banking can also be effectively analyzed through the

Technology-Organization-Environment (TOE) framework. The technological factors speak about how technology availability affects the adoption to the innovation of company employees or individuals (Tornatzky & Fleisher, 1990). The major indicators of the organizational factors comprise communiqué procedure, size of the company, and official and unofficial structures. (Tambe, 2020). Technological factors play a critical role, as the availability of secure and user-friendly online banking platforms significantly influences customer acceptance. The organizational context is essential; banks with robust management support and resources for employee training are better positioned to facilitate the adoption of internet banking services. Additionally, the environmental context cannot be overlooked; competitive pressures and evolving customer expectations compel banks to innovate and adopt online banking solutions to maintain relevance in a rapidly changing financial landscape. By examining these TOE constructs, the researcher gains a deeper understanding of the multifaceted influences on internet banking adoption.

During the present research, by referring to theoretical models and previous empirical findings, researcher selected perceived security, consumer green concern, perceived usefulness, and ease of use as the main factors affecting Internet banking adoption. Prior researchers have identified ease of use as a contributing factor to the usage of online banking. To use Internet banking efficiently, people need to deal with certain IT-related procedures. To fulfill these obligations, people need to be equipped with basic to advanced levels of IT knowledge and skills. Potential users may develop negative attitudes and, ultimately, get discouraged from using Internet banking software if they believe that it is a challenging task to understand, use, and operate. Conversely, users have a positive view of something when they believe it to be easy to understand, use, and learn (Raza, 2011). The degree to which a person feels that utilizing a given system would be devoid of effort is described as perceived ease of use. Freedom from hardship or substantial effort" is the definition of "ease." The determination of one's level of effort for various endeavors rests with the person. When all else is equal, a user is more likely to embrace an app that they believe to be easier to use (Janahi, 2013). Perceived ease of use has a direct impact on perceived usefulness, which in turn influences behavioral intentions to use the system and, ultimately, actual usage of internet banking (Viehland & Leong, 2007). The Internet banking platform needs to be simple to use and easy to understand to prevent underuse. A user is more likely to find a system helpful if it is simple for him or her to interact with (Thong et al, 2004).

Security is a significant predictor of online banking adoption, according to prior studies conducted in nations with varying degrees of adoption. Customers often link security risks to losing passwords and bank account or credit account numbers, which can lead to financial loss (Khedmatgozar & Shahnazi, 2018).It used to be believed that the e-commerce environment is riskier and more unpredictable. unpredictable. The worry of security, danger, trust, and credibility has been conceptualized and assessed in several ways that fully depend on how academics in each discipline perceive the problem. The perceived security may be defined as the likelihood of losing any clients because of pursuing well-liked Internet Banking results. Given that, perceived credibility has been empirically supported and used in numerous Internet banking studies, including those on mobile banking adoption (Amin, 2009). Trust is therefore crucial to the expansion of e-commerce. Customers using Internet banking accounts run a great deal of danger since there is no physical link between the parties to a transaction, and the information system and security plan provided by the bank operator can only protect the account to a certain extent. Transactions made in a physical bank are not the same as those conducted online. Users' rights and interests will be compromised when sending private or sensitive data via the Internet in the case of security issues (Luarn, 2003). The likelihood of using Internet banking services is higher among those who are more confident in the platform. Stated differently, financial organizations have the power to sway consumer behavior by persuading consumers that Internet banking is safe (Dasgupta, 2011). Accordingly, one of the key elements that may affect the use of online banking services is security risk. People's behavior can be impacted by the discrepancy between a technology's perceived security and its actual security level (Lauran & Li, 2003).

Perceived usefulness in the uptake of mobile services is defined more broadly to encompass how effectively users feel they can incorporate mobile services into their regular activities (Masinge, 2010). The prospective user's subjective likelihood that utilizing a certain technology would improve his or her job performance is known as perceived usefulness. The capacity to supply a means-end relationship (for example, the given object as a means to a desired end) or a basis for decision-making is what determines whether something is regarded to be useful. Consumer use of a product is explained by means-end understanding (Chen, 2008). The expectancy theory, which describes the function of beliefs in decision-making, forms the basis of the perceived usefulness. According to this hypothesis, people's perceptions of the advantages and disadvantages of different alternatives are correlated with how appealing they think each option will be in the end. People assess the effects of their actions in terms of their perceived usefulness and make decisions about their conduct based on how desirable the usefulness is (Chau, 2001). Research has demonstrated that behavioral intention to utilize a given technology is directly and strongly influenced by perceived usefulness. Customers are more likely to intend to utilize mobile money when this notion grows. Perceived utility has been thoroughly examined in consumer behavior analysis as a factor influencing a consumer's propensity to utilize a technology. The perceived utility of

a mobile money system will be impacted if its mobility and ease of accessibility lead to a consumer's opinion that it is superior to traditional money transfer services (Venkatesh et al., 2003).

Green awareness gives businesses the ability to reduce the negative environmental consequences of their operations and ensures a competitive edge. It can help create new goods and manufacturing techniques that are less harmful to the environment and ecology (Khan & Parida, 2021). Green banking refers to "the production, application or exploitation of a good, service, process, organizational structure or management or business method that is novel to the firm and results in a reduction of environmental risk (Chan & Chen, 2013). The global sustainable economy is undoubtedly limited by the anticipated increase in hazardous emissions and pollutants, which will exacerbate environmental degradation and contribute to climate change (Khan & Parida, 2021). It is essential to implement green technology and monitoring rules to control and promote consumer consumption. According to a previous study, implementing innovative organizational methods is necessary for green banking to transition from conventional, classical means of production to new, sustainable operations. However, because the transformation process involves several uncertainties and complexity, firms still find it challenging to transition into sustainable operations (Han & Cheng, 2021). Many industries have embraced becoming green and changed the way they operate because it increases the user acceptance of their products (Jahanshahi, 2020). Because of the best sustainability results and a growing number of environmental restrictions, being environmentally conscious is becoming a competitive strategy. Furthermore, addressing customer concerns about the environment is a long-term endeavor that calls for a company to produce significant innovations in its operations and output, which invariably involves environmental hazards. Because most customers may consider the environment before making a purchase, larger firms are better equipped to integrate new technologies, capabilities, and internal and external environments (Lee et al., 2021).

Conceptual Framework
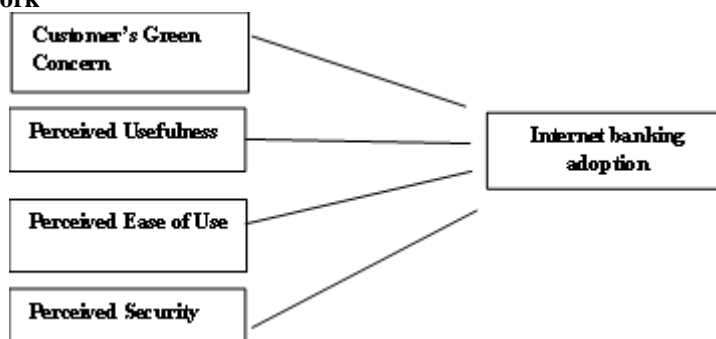
As per the previous studies, Sripalawat (2011) identified the most influential factors effect on internet banking adoption based on the TAM and TPB study structures. It was found that six antecedents of perceived image, perceived utility, perceived ease-of-use, perceived value, self-efficacy, considered credibility, and tradition had a significant impact on the behavioral intent to use mobile banking (Dasgupta, 2011). A study conducted in Taiwan revealed that behavioral intentions to use mobile banking were favorably impacted by perceived utility, financial cost, ease of use, credibility, and ease of use (Luarn, 2003). . Additionally, studies exposed that people's intentions to use mobile banking were influenced by perceived utility, perceived ease of use, perceived legitimacy, the quantity of information, and normative pressure (Amin, 2009). Koening-Lewis, (2010) revealed that behavioral intention to use mobile banking was significantly influenced by perceived utility, compatibility, and risk but not by perceived costs, ease of use, credibility, and trust. Kaulu & Chilongo, (2024) evaluates the variables affecting consumers' intent to use electronic banking within the framework of the technological adoption model and the moderating influence of cybercrime. Perceived security and privacy, perceived usefulness, and perceived ease of use are the independent factors scholarship (Kaulu & Chilongo, 2024). (Almaiah, Al-Rahmi, & Alturise, 2022) conducted research to identify the consumers' satisfaction levels and inclinations to utilize commercial banks' services should concentrate on this aspect of the business given that online banking is the most popular banking service. By integrating the adoption and application technology (UTAUT) theory with the Information System Success Model (ISSM), this article examined the behavioral intents and customer satisfactions of Malaysians utilizing Internet banking. Perceived Risk (PR), Facilitating Conditions (FC), Price (PV), Performance Expectancy (PE), Information Quality (IQ), Service Quality (SEQ), and System Quality (SQ) are some of the variables that were taken into account. Despite substantial research on internet banking adoption in various international contexts, there is a notable gap in understanding the specific factors affecting internet banking adoption in Sri Lanka, particularly in comparison with other emerging economies. Existing studies have focused predominantly on developed countries or generalized emerging markets without delving into the unique socio-economic, cultural, and technological factors that influence adoption in Sri Lanka. This research aims to address

this gap by examining how these factors impact internet banking adoption in a public sector commercial bank, Kurunegala District in Sri Lanka and comparing these insights with findings from similar countries to offer a more nuanced understanding of global adoption trends.

Operationalization of Variables

variables	Q no in Questionnaire	Variable Indicators
Customer Green Concern	CGC1	Paper Consumption
	CGC2	Eco-friendliness
	CGC3	Waste & Energy Management
	CGC4	Environmental protection
	CGC5	Environmental Regulations
Perceived Usefulness	PU1	Time
	PU2	365 day Banking
	PU3	Cost
	PU4	Updated Information
	PU5	Value addition
Perceived ease of use	PEOU1	Accessibility
	PEOU2	User Friendliness
	PEOU3	Congestion
	PEOU4	Speed
	PS1	Transparency
Perceived Security	PS2	Reliability
	PS3	Responsiveness
	PS4	Safety
	PS5	Privacy
	PS6	Trust
	PS7	Risk
Dependent Variable		
Internet Banking Adoption	CA1	Performance
	CA2	Continuous Use
	CA3	Recommendation
	CA4	Complains
	CA5	Green Customer Satisfaction

Research Hypotheses

H_1: *There is a significant impact of customer green concern on Internet banking adoption*
H_2: *There is a significant impact of perceived usefulness on Internet banking adoption*
H_3: *There is a significant impact of perceived ease of use on Internet banking adoption*
H_4: *There is a significant impact of perceived security on Internet banking adoption*

II. Material and Methods

The Positivist Philosophy and the deductive approach were used to conduct this study This research is aimed to find out the factors that affect e-banking adoption. Thus, the present study belongs to explanatory, reason that was to identify the extent and nature of cause and effect relationships between variables in the study. The **"deductive approach"** is the most appropriate research technique because the selected hypothesis may be founded on prior readings and then tested quantitatively to see if the findings helps in practice. The research objectives were achieved through quantitative methods. According to the background research, the researcher discovered that the "survey research strategy" is the most practical way since experimental research entails changing one variable to observe a change in another variable. In simple terms, it analyzes the connection between variables. The main objective of experimental research would be to prove, reject, or verify the developed hypothesis (Saunders, Lewis, & Thornhill, 2012). The study gathers quantitative methodological information. The 'Mono technique' is so named because it only requires one sort of information. The quantitative approach component includes numerical data such as diagrams, tables, and so on, and employ effective ways to assess the implementation. Quantitative technique is utilized to validate or corroborate the relationship between the variables addressed in this study. Time horizon was cross sectional because a cross-sectional study is a way of analyzing data based on a population and focusing on a specific sample at a certain time. The target population for this study was the Internet banking customers of a leading public sector commercial bank, Kurunegala District, in Sri Lanka. The sample size is quantified by the Morgan sample size mathematical equation (Krejcie & Morgan, 1970). The researcher assumes population is approximately greater than 100000.

For instance, let's assume a desired confidence level of 95% (z-score = 1.96), an estimated proportion of 0.5, and a margin of error of 5%. Plugging these values into the formula, we can calculate the sample size:
$n = (1.96^2 * 0.5 * (1 - 0.5)) / (0.05^2)$ n = 384.16

The data is collected from 384 bank customers through a structured questionnaire (5-point Likert scale) using convenient non- probability sampling. In order to collect the data, 3 no's of Super Grade branches and 8

no's of ' A" Grade branches were selected. Banking Institutions are grading the branches according to business volume. Above eleven branches are with higher business volume and those are scattered through-out the Kurunegala district. It is also important to note that The questionnaire was be conducted as a face-to-face survey focusing on 384 respondents who have adopted Internet banking in the Kurunegala District.

The researcher used the quantitative approach to evaluate the obtained data for the current study. The researcher circulated a questionnaire to collect data for quantitative analysis. IBM SPSS 20 version and applications were used to analyze the data where main analysis consists of two main components, such as responders' demographics review, and examine the relationship between variables. Here to review the responders' demographics the main tools used were descriptive statistics, frequency analysis, and correlation analysis, and multiple regression analysis was used to analyze the relationship between variables.

III. Result

The researcher collected the questionnaires through a survey with selected banking customers. The response rate was obtained only from 384 out of 500. Hence, the response rate was 76.8 % (384/500 %). 62.76 % (241) of female customers and 37.24% (143) of male customers have contributed to this research study. The majority of respondent customers were belonging the 26-35 years old age group which accounted for 47.40 %. 28.39 % of them belonged to the 36-50 age group and another 15.63 % of customers belonged to the 18-25 age group. 8.59 % of them belonged to the over 50 age group. According to educational qualifications, 34.90% of customers had G.C.E. (A/L) qualifications and 6.67% of them had G.C.E. (O/L) qualifications. Another 17.45 % of customers had a diploma as the highest educational qualification. 29.17 % of Degree holders participated in this survey. In addition, there were nearly 11 % of postgraduate qualifiers participated in the questionnaire survey. As per the above frequency statistics, most of the participating customers were private sector working customers (46%), followed by Government sector (28%), Self-employee (7%), Entrepreneur (8%) and other (9%).

Reliability and Normality Tests

Reliability can be described as the extent of consistency or steadiness which is a tool or procedure that demonstrates the consistency of research variables. This test assured the responses and clarification related to chosen banking customers. It's a consistency coefficient that indicates the consistency of the exact research variables. Cronbach's alpha values for customer adoption in Internet banking, green concern, perceived usefulness, perceived ease of use, and perceived security were 0.881, 0.879, 0.869, 0.829, and 0.895. Those values were greater than 0.8. Therefore, that showed excellent reliability under the Cronbach's alpha standard.

Skewness and kurtosis measured the asymmetry of the collected data. An asymmetric dispersion or normal distribution has a skewness and kurtosis value of 0. If the distribution is skewed to the left indicates negative skewness. If the distribution is skewed to the right indicates positive skewness. Values for Skewness and Kurtosis should lay between +1 and -1. As a result, data showed normal distribution.

Table no1: Summery of Normality Test

	Normality				
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Green Concern	384	-1.052	.125	.956	.248
Perceived Usefulness	384	-1.109	.125	1.034	.248
Perceived Ease of Use	384	-1.111	.125	1.170	.248
Perceived Security	384	-.973	.125	1.086	.248
Customer Adoption	384	-1.098	.125	.966	.248

Convergent Validity

The KMO test was utilized to measure the validity of each variable. Summing up the KMO test represented below. KMO value stuck between 0 and 1. If the KMO value is greater than 0.6 that indicates the sample is sufficient for the investigation. All the test values were greater than the required level. These findings mentioned that the chosen sample was adequate for evaluating the entire variables.

Table no2: Summary of KMO Test

Variables	KMO Test	
	Statistic	**Sig.**
Green Concern	0.839	.000
Perceived Usefulness	0.830	.000
Perceived Ease of Use	0.763	.000
Perceived Security	0.863	.000
Customer Adoption	0.858	.000

Before performing multiple linear regression analysis, the researchers performed a Multicollinearity test to identify whether predictable variables overlap with the dependent variables. If the VIF value lies between 1 and 10, then there is no Multicollinearity. Independent variables which have greater than 10 are required to be eliminated (Frank, 2010). The below table represents the tolerance and VIF values of the collected data. The entire tolerance values are greater than 0.20, hence all variables in the study are acted separately All the VIF values were less than 10. Therefore, it can be concluded that no Multicollinearity problem in the study's model.

Table no3: Tolerance and Variance Inflation Factors (VIF) of model

Independent variables	Tolerance	VIF
Green Concern	.473	2.113
Perceived Usefulness	.321	3.116
Perceived Ease of Use	.301	3.317
Perceived Security	.350	2.859

Correlation analysis was performed to find out the relation between selected factors and customer adoption in Internet banking. The summary output for the correlation analysis is mentioned below in Table. (Significance value < 0.05). According to the correlation analysis, the correlation value between internet banking adoption and customer green concern was 0.711, and that showed a strong positive relationship between two variables. The relationship was statistically significant (Significance value < 0.05). The correlation value between internet banking adoption and perceived usefulness was 0.785 and that showed a strong positive relationship between two variables. The relationship was statistically significant. The correlation value between internet banking adoption and perceived ease of use was 0.748 and that showed evidence of a strong positive relationship between those two variables and the relationship was statistically significant. The correlation value for internet banking adoption and perceived security was 0.738, and that also showed a strong positive relationship between two variables. The relationship was statistically significant.

Table no4: Correlation Analysis for Variables

Correlations		Internet Banking Adoption	Green Concern	Perceived Usefulness	Perceived Ease of Use	Perceived Security
Internet Banking Adoption	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
Green Concern	Pearson Correlation	.711[**]	1			
	Sig. (2-tailed)	.000				
	N	384	384			
Perceived Usefulness	Pearson Correlation	.785[**]	.702[**]	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
Perceived Ease of Use	Pearson Correlation	.748[**]	.649[**]	.761[**]	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
Perceived Security	Pearson Correlation	.738[**]	.602[**]	.724[**]	.779[**]	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384
**. Correlation is significant at the 0.05 level (2-tailed).						

Multiple Regression Analysis

This analyzing method was utilized to build up a research equation that explained the influence of selected factors on customer adoption in Internet banking. The below tables point out the sum up of the regression analysis**.**

Table no4: Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.847[a]	.718	.715	.534	1.706
a. Predictors: (Constant), Perceived Security, Green Concern, Perceived Usefulness, Perceived Ease of Use					
b. Dependent Variable: Customer Internet Banking Adoption					

Adjusted R^2 value mentioned the extent of the value or proportion to that selected predictable variables that were able to describe the deviation of the Internet banking adoption. As per the above table, the adjusted R^2 value was 0.715. It also mentioned over 71.5 % of the variation in Internet banking adoption can be described by the model of the research. Autocorrelation is challenging in primary data. Autocorrelation is a characteristic of data in which the correlation between the values of the same variables is based on related objects. To test for the

existence of autocorrelation, the Durbin-Watson test is a widely used method of testing for autocorrelation. As per the above output Table, Durbin Watson Stat was 1.706. The rule is when the data set shows the value near 2. Therefore, the autocorrelation issue is not included. As per the above ANOVA table, the significance (P) value was 0.000. This value is lower than 0.05. For that reason, it was pointed out that the significance of the F value. Due to that result, the present study was capable of explaining the impact of predictable variables (Perceived Security, Green Concern, Perceived Usefulness, and Perceived Ease of Use) on the dependent variable (Internet banking adoption). This result indicated that each predictable variable was able to describe the variation in customer adoption significantly.

Table no4: ANOVA Table

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	275.773	4	68.943	241.434	.000[b]
	Residual	108.227	379	.286		
	Total	384.000	383			
a. Dependent Variable: Customer Internet Banking Adoption						
b. Predictors: (Constant), Perceived Security, Green Concern, Perceived Usefulness, Perceived Ease of Use						

The below table represents the coefficient values for regression analysis. According to the output, beta coefficient values for the green concern, perceived usefulness, perceived ease of use and perceived security were 0.242, 0.313, 0.168, and 0.240 respectively. That showed a positive impact on Internet banking adoption and that was a statistically significant impact created by selected factors on Internet banking adoption (significance value lesser than 0.05).

Table no5: Coefficient Value Table for Regression Analysis

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.177	.130		1.366	.173
	Green Concern	.242	.041	.235	5.935	.000
	Perceived Usefulness	.313	.046	.324	6.725	.000
	Perceived Ease of Use	.168	.049	.172	3.454	.001
	Perceived Security	.240	.049	.228	4.949	.000

According to coefficient values of research variables, it was revealed the positive impact of the chosen social capital dimension on customer adoption and developed research equation. It was motioned in the below.

$$Internet\ banking\ adoption = (0.177) + (0.242)GC + (0.313)PU + (0.168)PEU + (0.240)PS + \varepsilon$$

GC = Green concern
PU = Perceived usefulness
PEU = Perceived ease of use
PS = Perceived security

Based on regression analysis, the researcher verified the below hypotheses.
H[1]: There is a significant impact of customer green concern on Internet banking adoption
According to the regression analysis result, the B value of customer green concern is 0.242 and it is significant ($p<0.05$). It means that customer green concern significantly affects internet-banking adoption. Hence, H[1] is accepted.

H[2]: There is a significant impact of perceived usefulness on Internet banking adoption
According to the regression analysis result, the B value of perceived usefulness is 0.313 and it is significant ($p<0.05$). It means perceived usefulness significantly affects Internet banking adoption. Hence, H[2] is accepted.

H[3]: There is a significant impact of perceived ease of use on Internet banking adoption
According to the regression analysis result, the B value of perceived ease of use is 0.168 and it is significant ($p<0.05$). It means perceived ease of use significantly affects Internet banking adoption. Hence, H[3] is accepted.

H[4]: There is a significant impact of perceived security on Internet banking adoption
According to the regression analysis result, the B value of perceived security is 0.240 and it is significant ($p<0.05$). It means perceived security significantly affects Internet banking adoption. Hence, H[4] is accepted.

IV. Discussion

Prior studies have taken customer green concern, perceived usefulness, perceived ease of use, and perceived security as influential factors for Internet banking adoption and those studies also mentioned significant positive relationship existed between customer green concern, perceived usefulness, perceived ease of use, and perceived security with internet banking adoption (Eldridge et al., 2016). Similarly, this study concluded that customer green concern, perceived usefulness, perceived ease of use, and perceived security created a positive significant impact on Internet banking adoption.

At present, most consumers are considered about environmental protection. Prior studies have taken consumer green concern as an influential factor for Internet banking adoption and those studies also mentioned consumer green concern created a significant positive impact on Internet banking adoption (Biwas, 2011, Dhawal &Agarwal, 2011). Similarly, this research concluded that consumer green concerns created a significant positive impact on Internet banking adoption. Therefore, higher-level management authorities of banks want to consider promoting the green banking concept among consumers. Internet banking is considered paperless banking because it saves a lot of trees in the environment. After all, paper production requires more trees.

Perceived usefulness is considered one of the main advantages of internet banking and previous studies also concluded that the usefulness of Internet banking created a significant positive impact on Internet banking adoption (Celik, 2008, Dissanayake, 2003). Internet banking offers a wide range of benefits for consumers namely time-saving, speed of transaction, etc. This research concluded that the usefulness of Internet banking created a significant positive impact on Internet banking adoption. Therefore, higher-level management authorities of banks want to consider creating awareness about Internet banking benefits among banking customers. Ease of use factor of Internet banking was justified by previous studies in creating a significant positive impact on Internet banking adoption (Tan et al., 2010, Chen & Barnes, 2007). This research concluded that the ease of use of Internet banking created a significant positive impact on Internet banking adoption. Therefore, higher-level management authorities of banks want to consider creating convenient Internet banking apps to attract more customers. Further, Prior researchers had concluded that security created a significant positive impact on Internet banking adoption (Martins, 2014, Yoon & Barker, 2013). This research concluded that the security of Internet banking created a significant positive impact on Internet banking adoption. Therefore, higher-level management authorities of banks want to consider security-enhancing techniques for their Internet banking systems. Bankers at branches should provide information on online banking to attract more potential customers. Content should include time savings, convenience, and accessibility at any time, and low cost. Four factors were examined in the banking sector, including the relative advantage of the Kurunegala area, ease of use, and the use of Internet banking. As a result, excellent presentations are important in introducing services to a wider audience and using different types of media advertising to educate prospective customers about the benefits of Internet banking.

Banks are required to develop user-friendly Internet banking apps to attract more online banking customers. To make online banking more convenient for followers, information, advice, and recommendations should be available in English, Tamil, and Sinhala. To attract more Internet banking users, banks need to conduct regular surveys of their customers' feedback and service perceptions. As well as it helps banks understand what features and services customers find most valuable or lacking. This insight allows banks to tailor their Internet banking platforms to better meet user expectations and preferences. By gathering feedback, banks can identify common issues or obstacles users face. Addressing these points, it improves the overall user experience, making the service more appealing to both current and potential users. Continuous feedback helps banks refine and enhance their Internet banking services. Whether it's improving the user interface, adding new features, these improvements can make the service more user-friendly and efficient. When banks show they value customer opinions and act on feedback, it builds trust and loyalty. Which can encourage them to stick with the service and recommend it to others. Since the banking industry is highly competitive regular surveys help banks stay ahead of competitors by continually improving their services based on the latest customer insights.

To attract more potential customers, banks need to invest in high-quality internet infrastructure. Researchers interested in the basics of adopting Internet banking should be aware of the factors that influence client acceptance of the Internet banking system. Implementing new applications to assist customers with banking operations simply and conveniently; Providing an SMS-based banking platform to retrieve transaction information accurately and efficiently.

Bank executives need to pay more attention to their websites. Online banking websites should be made user-friendly, and with online guidance customers should be able to choose their preferred language, making transactions easier. Casual bank customers over the counter can gain a better understanding and promotion of virtual banking through a robust communication network or cross-functional training for bank employees. Management should focus on making enterprise systems more user-friendly, which will increase customer confidence and increase their willingness to adopt Internet banking.

Given the high level of understanding of Internet banking over time in this research, it is implied that managers should prioritize over time and link to traditional banking systems to increase customer confidence and

trust in Internet banking over the Internet in the future. To demonstrate the user-friendliness of the services, banks should provide video presentations or practical training. As a result, banks need to take action to increase customer self-efficacy, thereby increasing Internet banking usage.

Before launching a new electronic banking platform into the market, the bank must take steps to educate and sensitize customers about the existence of the platform through marketing and road shows. This increases the customer acceptance of the product. To increase the number of customers, security must be enhanced to ensure that security takes precedence over all electronic banking platforms offered by the Bank and that high standards are constantly maintained. Steps need to be taken to access the Internet in less time, increasing the number of steps required to complete the service in less time. Attention should be paid to the introduction of new security software to reduce the likelihood of criminals being exposed to the Internet.

Banks can promote consumer internet banking adoption through green awareness approach. It leverages environmental consciousness as a motivator for adopting digital solutions. It is recommended to develop brochures, videos, and infographics explaining how internet banking reduces environmental impact. Bank can highlight the reduction in paper use, the decrease in transportation emissions, and the overall energy savings. Banks can arrange webinars and workshops that host online events discussing the environmental benefits of digital banking and how it contributes to sustainability. It is recommending to collaborate with environmental NGOs to co-create content or endorse green concern message, enhancing credibility and reach. Banks can incorporate green themes and sustainability messages prominently in your online platforms and use green colours, symbols, and language that emphasize eco-friendliness. Marketing team of the bank can share stories and data showing how transitioning to internet banking has positively impacted the environment. Use real-life examples from customers who are passionate about sustainability. Bank can offer incentives like discounts or cashback for customers who use online banking features. Banks can run targeted campaigns on platforms like Instagram, Twitter, and Facebook, showcasing the environmental benefits of internet banking and use hashtags related to sustainability and green banking. It is recommended to sponsor or organize local events focused on sustainability where you can also promote internet banking. This could include tree planting events, clean-up drives, or environmental fairs. Banks can develop features that align with sustainability, such as paperless statements, electronic receipts, and energy-efficient data centres. Banks can stay updated on green banking trends and continuously improve banks offerings to stay relevant and effective in promoting sustainability. By combining educational efforts with incentives and community engagement, bank can effectively promote internet banking as a green and sustainable choice, appealing to environmentally conscious consumers and encouraging broader adoption.

Banks might ensure that the internet banking platform is intuitive, easy to navigate, and accessible to users of all ages and technical abilities. Provide robust customer support to assist users with any questions or issues they may encounter, reinforcing the ease of use and reliability of the platform. Banks can develop targeted educational materials that clearly outline the specific benefits of internet banking. Use real-life examples and case studies to demonstrate how internet banking can simplify daily financial tasks and enhance overall efficiency. It is recommended to offer interactive demonstrations or tutorials on how to use internet banking features effectively. The researcher found that security create positive impact on internet banking adoption. Thus, banks can be promoting the robust security systems of internet banking can address consumer apprehensions and drive greater adoption. By emphasizing the effectiveness and reliability of these security measures, banks can build trust and encourage users to embrace the benefits of online banking. Security is a paramount concern in internet banking due to the sensitive nature of financial transactions and personal information. Effective security systems are crucial for safeguarding user data and maintaining trust. Addressing these concerns involves highlighting how advanced security measures protect users and ensure a safe online banking experience. Banks can explain how internet banking platforms use encryption protocols, such as SSL (Secure Socket Layer) and TLS (Transport Layer Security), to protect data transmitted between users and banks. This technology ensures that personal and financial information is encrypted and remains confidential. Banks can describe how banks employ secure servers and databases to store user information, using advanced security measures to prevent unauthorized access and data breaches. Banks can provide special promotions or incentives for new users, such as fee waivers, cashback rewards, or bonuses for signing up and actively using internet banking services. Moreover, it is necessary to implement referral programs where existing users can earn rewards for introducing friends and family to internet banking. Banks can partner with financial bloggers, influencers, and industry experts to amplify the message about the usefulness of internet banking. Influencers can share their positive experiences and provide credible endorsements

The researcher found that consumer green concern, perceived usefulness, perceived ease of use, and security created a significant impact on Internet banking adoption. It is very important to fill the knowledge gap and further explore to gain a better understanding of what may be useful in the future in the Sri Lankan context. The next generation of Internet banking should be considered when discussing Internet banking.In the modern financial landscape, internet banking has emerged as a transformative tool that offers significant advantages over traditional banking methods. To drive broader adoption, it is essential to highlight the perceived usefulness of

internet banking, demonstrating how it can streamline financial management, enhance convenience, and provide substantial benefits to users.

V. Conclusion

Under the literature review, discussed on relevant theoretical concepts, such as technology acceptance model, Theory of planned behavior. Under those theories highlighted the core factors impact for technology acceptance and adoption from different point of view, such as from customer's point of view, employee' point of view. As per the TAM model, perceived usefulness, perceived ease of use, attitudes, behavioral intention are significantly impacted on technological adoption, and as per the TPB, attitudes, norms behavioral controls are significantly impacted towards customer intention. Then it has discussed on key terms and concepts, such as usage of internet banking, and key factors impact for internet banking adoption, such as gender effects, impact of age, impact of employment, educational level impact, impact on customer green concern, perceived usefulness, perceived ease of use, and perceived security,

Based on above variables, a conceptual framework and hypothesis were formulated and data were collected to assess the validity. The study was conducted to investigate these issues and the primary data collection was done. The basic data were obtained through a questionnaire and the sample was obtained from individuals using the internet banking system in the Kurunegala district. Sample size was limited to 384 individuals and responses were selected using the convenience sampling method. Statistical analysis was performed and interpreted using SPSS software. The data were first analyzed in detail using frequency distribution tables and graphical representations. The data were then thoroughly examined to determine the relationship between independent and dependent variables. The hypotheses mentioned were investigated using regression analysis, a statistical method.

According to Pearson correlation analysis, the researcher identified a strong positive significant relationship between selected factors (customer green concern, perceived usefulness, perceived ease of use, and perceived security) and internet banking adoption due to that reason the Probability Value is lower than 0.05 (p-value is less than 0.05 levels). Further, there is a significant positive relationship between customer green concern and Internet banking adoption, perceived usefulness and Internet banking adoption, perceived ease of use and Internet banking adoption as well as perceived security and Internet banking adoption. It can be clearly stated there is a strong significant association between selected factors and Internet banking adaptation concerning consumers in the North Western Province (Kurunegala area) in Sri Lanka.

Selected factors (customer green concern, perceived usefulness, perceived ease of use, and perceived security) created over 71.5 % of the variance of the dependent variable (internet banking adoption). As per hypotheses testing, selected factors created a significant impact on Internet banking adoption. The researcher identified each factor created a positive impact on Internet banking adoption. In conclusion, banking institutes might consider green concerns, usefulness, ease of use, and security while developing approaches regarding Internet banking.

Future studies will also be able to apply this concept to a variety of contexts. Additional factors not included in this study may also be included in the model. For example, technology adaptation can create new models to illustrate cultural anomalies in behaviour. Models of cross-cultural adaptation will make a significant contribution to the progress of literature. The researcher utilized only quantitative data for this study. Future researchers can utilize the qualitative data to identify consumer perceptions toward Internet banking more deeply. Future research could lead consumers to use online banking methods and conduct large-scale sample studies. By focusing on these areas, future research can develop a more detailed understanding of how to address the barriers to online banking adoption and potentially improve the design and communication of these services to better meet users' needs and concerns.

References

[1]. Ajzen, I. (1991). Theory Of Planned Behavior. Organizational Behavior And Human Decision Procedure, Vol 50, No 1, 179-211.
[2]. Ajzen, I. (2002). Perceived Behavioral Control, Self-Efficacy, Locus Of Control: Theory Of Planned Behaviour. Journal Ofapplied Social Psychology, Vol 32, No 4, 665-683.
[3]. Alhassany, H., & Faisal, F. (2019). Factors Influencing The Internet Banking Adoption Decision In North Cyprus: An Evidence From The Partial Least Square Approach Of The Structural Equation Modeling. Financial Innovation, Vol 29, No 2, 1-18.
[4]. Almaiah, M., Al-Rahmi, A., & Alturise, F. (2022). Factors Influencing The Adoption Of Internet Banking: An Integration Of Issm And Utaut With Price Value And Perceived Risk. Organizational Psychology, Vol 13, No 2, 1-24.
[5]. Amin, H. (2009). An Analysis Of Online Banking Usage Intentions: An Extension Of The Technology Acceptance Model,". International Journal Of Business And Society, Vol 7, No 5, 27-40.
[6]. Amin, M. (2016). Internet Banking Service Quality And Its Implication On E-Customer Satisfaction And E-Customer Loyalty. International Journal Of Banking And Marketing, Vol 34, 280–306.
[7]. Anouze, A., & Alamro, A. (2020). Factors Affecting Intention To Use E-Banking In Jordan. International Journal Of Bank Marketing, Vol 3, No 2, 1-24.

[8]. Arandara, R., & Gunasekera, S. (2020). Financial Inclusion And Inclusive Growth:What Does It Mean For Sri Lanka? Journal Of Management, Vol 2, No 1, 1-25.

[9]. Asiamah, N., Mensah, H., & Oteng-Abayie, E. (2007). General, Target, And Accessible Population: Demystifying The Concepts For Effective Sampling. The Qualitative Report, Vol 22, No 3, 607-622.

[10]. Benjamin, B., & Okoe, A. (2015). Determinants Of Online Banking Adoption Among Ghanaian University Students. Journal Of Service Science And Management, Vol 8, No 2, 1-21.

[11]. Boc. (2020). Annual Report. Colombo: Bank Of Ceylon.

[12]. Boc. (2021). Annual Report. Colombo: Bank Of Ceylon.

[13]. Brown, I. C. (2003). "Cell Phone Banking: Predictors Of Adoption In South Africa –An Exploratory Study,". International Journal Of Information Management, 381-394.

[14]. Celik, S. (2008). An Exploratory Study On The Perspectives Of Prospective Computer Teachers Following Project-Based Learning. International Journal Of Technology And Design Education, Vol 18, No 2, 203-215.

[15]. Central Bank Of Sri Lanka. (2023, August 01). Central Bank . Retrieved From Central Bank: Https://Www.Cbsl.Gov.Lk/

[16]. Chan, B., & Chen, C. (2013). Green Organisational Identity And Green Innovation. Management Decision, Vol 51, No 2, 56-70.

[17]. Chau, P. (2001). Influence Of Computer Attitude And Self-Efficacy On It Usage Behaviour. Journal Of End User Computing, Vol 13, No 1, 1-25.

[18]. Chen, L. D. (2008). A Model Of Consumer Acceptance Of Mobile Payment. International Journal Mobile Communications, Vol 5, No 2, 32-52.

[19]. Chong, A., & Ooi, K. (2010). Online Banking Adoption: An Empirical Analysis. International Journal Of Bank Marketing, Vol 28, No 4, 267-287.

[20]. Creswell, J. (1994). Research Design: Qualitative, Quantitative, And Mixed Method Approaches. London: Sage Publication.

[21]. Dasgupta, S. R. (2011). Factors Affecting Behavioral Intentions Towards Mobile Banking Usage: Empirical Evidence From India,". Romanian Journal Of Marketing, Vol 5, No 2, 6-28.

[22]. Dassanayake, S., & Mahesh, D. (2016). Factors Affecting The Adoption Of Internet Banking In Sri Lanka From Perspectives Of Personnel Customers. Incotem International Conference (Pp. Pp. 22-26). Colombo: Bmich, Cololmbo 7.

[23]. Davies, F. (1989). Perceived Usefulness, Perceived Ease Of Use, And User Acceptance Of Information Technolog. Mis Quarterly,Vol 13, No 1, 19-39.

[24]. Dong, J. (2008). Strategies For Increased Integration Of Online And In-Branch Services Of Banks In Canada. Journal Of Internet Banking And Commerce, Vol13, No 2, 1-21.

[25]. Eldridge, S., Bond, C., & Campbell, M. (2015). Definition And Reporting Of Pilot And Feasibility Studies. Real State Economics, Vol 5, No 2, 1-24.

[26]. Fathima, A. (2022). Influence Of Demographic Variables On Determinants Of Internet Banking Adoption. The Electrochemical Society, Vol 107, No 1, 71-85.

[27]. Galhena, B., & Gamini, B. (2021). Factors Influence On Mobile Banking Adoption: Case From Non-Banking Financial Institute Sector In Sri Lanaka. Journal Of Business Studies, Vol 8, No 2, 106-125.

[28]. George, A. (2018). Perceptions Of Internet Banking Users—A Structural Equation Modelling (Sem) Approach. Iimb Management Review, Vol 30, No 4, 55-69.

[29]. Gupta, K. (2008). Factors Influencing Internet Banking Adoption: An Empirical Study. Management Dynamics, Vol 8, No 1, 1-24.

[30]. Han, H., & Cheng, C. (2021). Determinants Of Eco-Innovation Adoption Of Small And Medium Enterprises : An Empirical Analysis In Myanmar. Technological Forecasting & Social Change, Vol 5, No 1, 1-28.

[31]. Herath, H., & Herath, H. (2019). Impact Of Green Banking Initiatives On Customer Satisfaction: A Conceptual Model Of Customer Satisfaction On Green Banking. Journal Of Business Management, Vol 21, No 1, 24-35.

[32]. Hong Nhung Do, Linh Chi Do, Manh Dung Tran, Anh Tuan Dao, & Thi Thu. (2022). The Impact Of Technological Innovation On The Performance Of Vietnamese Firms. School Of Banking And Finance, 23.

[33]. Horst, M., Kuttschreuter, M., & Gutteling, J. (2007). Perceived Usefulness, Personal Experiences, Risk Perception And Trust As Determinants Of Adoption Of E-Government Services In The Netherlands. Computers In Human Behavior, Vol 23, No 1, 1838-1852.

[34]. Jahanshahi, A. (2020). Sustainable Development In Iran Post-Sanction: Embracing Green Innovation By Small And Medium-Sized Enterprises. Sustainable Development, Vol 28, No 10, 781-790.

[35]. Janahi, Y. M. (2013). Factors Affecting The Adoption Of Internet Banking In The Kingdom Of Bahrain. Ssrn Electronic Journal, Vol 10, No 1, 39–52.

[36]. Jegatheesparan, K., & Rajeshwaran, N. (2022). Factors Influencing On Customer Usage Of Online Banking: From The Perspective Of Technology Acceptance And Theory Of Reasoned Action Models. Journal Of Marketing,, Vol 5, No 2, 1-25.

[37]. Jenkins, H. (2022). Factors Affecting Internet Banking Adoption: An Application Of Adaptive Lasso. Computers And Materials, Vol 72, No 3, 61-83.

[38]. Kariyawasam, N., & Jayasiri, N. (2016). Awareness And Usage Of Internet Banking Facilities In Sri Lanka. International Journal Of Scientific Research And Innovative Technology, Vol 3, No 9, 173-190.

[39]. Kaulu, B., & Chilongo, P. (2024). Factors Influencing Customers' Intention To Adopt E-Banking: A Tam And Cybercrime Perspective Using Structural Equation Modelling. Journal Of Money And Business, Vol 5, No 2, 1-24.

[40]. Khan, D., & Parida, P. (2021). Past, Present, And Future Of Green Product Innovation. Business Strategy And The Environment, Vol 5, No 1, 1-26.

[41]. Khedmatgozar, H., & Shahnazi, A. (2018). The Role Of Dimensions Of Perceived Risk In Adoption Of Corporate Internet Banking By Customers In Iran. Electronic Commerce Research, Vol 18, No 2, 389-412.

[42]. Kim C, T. W. (2010). An Empirical Study Of Customers' Perception Of Security And Trust In E-Payment Systems. Electron Commer Res Appl.

[43]. Koening-Lewis, N. A. (2010). "Predicting Young Consumers' Take Up Of Mobile Banking Services,". International Journal Of Banking Marketing, Vol 4, No 2, 410-432.

[44]. Koskosas, I. (2020). Pros And Cons Of Internet Banking. Business Management And Excellence, Vol 5, No 1, 1-21.

[45]. Krejcie, R., & Morgan, D. (1970). Determination Sample Size For Research Activities. Educational And Psychological Measurement, 30 (1), Pp. 1-4.

[46]. Kumbhar, V. (2011). Determinants Of Internet Banking Adoption: An Empirical Evidences From Indian Banking. Indian Journal Of Commerce & Management Studies, Vol 2, No 4, 1-18.

[47]. Laato, S., Islam, A., & Farooq, A. (2021). Unusual Purchasing Behavior During The Early Stages Of The Covid-19 Pandemic: The Stimulus-Organism-Response Approach. Journal Of Retailing And Consumer Service, Vol 57, No 1, 1-18.

[48]. Laforet, S. A. (2005). Consumers' Attitudes Towards Online And Mobile Banking In China. International Journal Of Bank Marketing, Vol 4, No 1, 362-382.
[49]. Lauran, P., & Li, H. (2003). Toward An Understanding Of The Behavioral Intention To Use Mobile Banking,. Computers I Human Behavior, 873-891.
[50]. Lee, K., Kim, J., & Nam, S. (2021). The Influence Of Product Innovation Messages On The Intention To Purchase Incumbent Products. Journal Of Innovation And Knowledge, Vol 6, No 13, 154-166.
[51]. Lee, M. (2009). Factors Influencing The Adoption Of Internet Banking: An Integration Of Tam And Tpb With Perceived Risk And Perceived Benefit. Electronic Commerce Research And Applications, Vol 8, No 3, 130-141.
[52]. Levy, Y., & Ellis, J. (2006). A System Approach To Conduct An Effcetive Literature Review In Support Information System. Informing Science Journal, Vol 9, 181-212.
[53]. Liang, C., & Wu, P. (2015). Internet-Banking Customer Analysis Based On Perceptions Of Service Quality In Taiwan. Total Quality Management And Business Excellence, Vol 26. No 5, 50-68.
[54]. Liebana-Cabanillas F, M. V. (2018). A Sem-Neural Network Approach For Predicting Antecedents Of M-Commerce Acceptance. Int J Inf Manage. .
[55]. Lin, W., & Wang, Y. (2020). Analyzing The Factors Influencing Adoption Intention Of Internet Banking: Applying Dematel-Anp-Sem Approach. Plos One, Vol 3, No 2, 1-24.
[56]. Luarn, P. A. (2003). Toward An Understanding Of The Behavioral Intention To Use Mobile Banking,. Computers In Human Behavior, Vol 5, No 4, 873-891.
[57]. Martins, A. (2014). Understanding The Internet Banking Adoption: A Unified Theory Of Acceptance And Use Of Technology And Perceived Risk Application. International Journal Of Information Management, Vol 34, No 1, 1-13.
[58]. Masinge, K. (2010). Factors Influencing The Adoption Of Mobile Banking Services At The Bottom Of The Pyramid In South Africa. Pretoria: University Of Pretoria.
[59]. Metawie, M. (2018). Predictors Of Investors' Participation In The Egyptian Stock Market: Application Of Theory Of Planned Behavior. Journal Of Business And Management Sciences,Vol 6, No 3, 118-125.
[60]. Mombeuil, C. (2020). An Exploratory Investigation Of Factors Affecting And Best Predicting The Renewed Adoption Of Mobile Wallets. Journal Of Retailing And Consumer Services, Vol 55, No 1, 122-157.
[61]. Moon, J., & Kim, Y. (2001). Extending The Tam For A World-Wide-Web Context. Information And Management, Vol 38, No 2, 217-230.
[62]. Mostafa, R. (2020). Mobile Banking Service Quality: A New Avenue For Customer Value Co-Creation. International Journal Of Bank Marketing, Vol 38, No 2, 1107–1132.
[63]. Mwiya, B., & Chikumbi, F. (2017). Examining Factors Influencing E-Banking Adoption: Evidence From Bank Customers In Zambia. American Journal Of Industrial And Business Management, Vol 7, No 6, 1-21.
[64]. Naem, M., & Ozuem, W. (2021). The Role Of Social Media In Internet Banking Transition During Covid-19 Pandemic: Using Multiple Methods And Sources In Qualitative Research. Journal Of Retail And Consumr Service, Vol 60, No 1, 1-25.
[65]. Naem, W. (2020). Features Of Internet Banking: Advantages And Disadvantages. International Journal Of Accounting, Vol 5, No 2, 1-2.
[66]. Narang, M. (2015). Green Banking- A Study Of Select Banks In India. International Journal Of Management And Commerce Innovation, Vol 3, No 1, 5-12.
[67]. Nasri, M. (2011). Factors Influencing The Adoption Of Internet Banking In Tunisia. International Journal Of Business And Management, Vol 6, No 5 , 143-160.
[68]. Natarajan, T. S. (2010). Customer's Choice Amongst Self Service Technology (Sst) Channels In Retail Banking: A Study Using Analytical Hoierarchy Process (Ahp)," . Journal Of Internet Banking And Commerce, 1-16.
[69]. Nguyen-Viet, B. (2021). Empirical Analysis Of Internet Banking Adoption In Vietnam. Fianncial Econmnomics, Vol 9, No 1, 1-24.
[70]. Obaid, T. (2021). Predicting Mobile Banking Adoption: An Integration Of Tam And Tpb With Trust And Perceived Risk. Journal Of Managment, Vol 4, No 2, 1-21.
[71]. Oney E, O. G. (2017). The Determinants Of Electronic Payment Systems Usage From Consumers' Perspective. Economic Research-Ekonomska Istraživanja., 394-415.
[72]. Oruca, O., & Tata, C. (2017). An Investigation Of Factors That Affect Internet Banking Usage Based On Structural Equation Model. Computers In Human Behavior, Vol 66, No 2, 232-235.
[73]. Premarathna, W., & Gunatilake, M. (2016). Consumer Adoption Of Internet Banking In Sri Lanka. International Journal Of Advanced Research,Vol 4, No 11, 758-768.
[74]. Premarathne, W., & Gunatilake, M. (2016). Consumer Adoption Of Internet Banking In Sri Lanka. International Journal Of Advanced Research, Vol 4, No 1, 58-68.
[75]. Rashi, S., & Ghani, M. (2016). Customer's Perception Of Public Relation In E-Commerce And Its Impact On E-Loyalty With Brand Image And Switching Cost. Journal Of Internet Banking And Commerce, Vol 21, No 1, 1-15.
[76]. Rashi, S., Ghani, M., & Ngah, A. (2020). Factors Propelling The Adoption Of Internet Banking: The Role Of E-Customer Service, Website Design, Brand Image And Customer Satisfaction. International Journal Of Business Information System, Vol 33, No 1, 549–569.
[77]. Ravichandran, D., & Harshani, M. (2016). Factors Influencing Mobile Banking Adoption In Kurunegala District. Journal Of Information Systems & Information Technology, Vol 1, No 1, 24-32.
[78]. Raza, S. (2011). Impact Of User It And Internet Skills On Online Banking, Input To Innovative Banking Strategies. International Journal Of Social Sciences And Humanity Studies, Vol 3, No 1, 77-86.
[79]. Riquelme, H. A. (2015). The Moderating Effect Of Gender In The Adoption Of Mobile Banking,. International Journal Of Bank Marketing, 328-341.
[80]. Rupanjali Nath, K. T. (2013). Factors Influencing It Adoption Bybank Employees: An Extended Tam Approach. Vikalpa, 38.
[81]. Sakala, M., & Phiri, J. (2017). Factors Affecting Adoption And Use Of Mobile Banking Services In Zambia Based On Tam Model. Open Journal Of Business And Mnagement, Vol 2, No 1, 1-24.
[82]. Santouridis, I., & Kyritsi , M. (2014). Investigating The Determinants Of Internet Banking Adoption In Greece. Procedia Economics And Finance, Vol 9, No 2, 501-510.
[83]. Saunders, M., Lewis, P., & Thornhill, A. (2012). Research Methods For Business Students. Harlow: Pearson Ltd.
[84]. Scherer, R., Siddiq, A., & Tondeur, J. (2019). The Technology Acceptance Model (Tam): A Metaanalytic Structural Equation Modeling Approach To Explaining Teachers' Adoption Ofdigital Technology In Education. Computers & Education, Vol 128, No 1, 13-35.

[85]. Schreieck, M., & Wiesche, M. (2017). How Established Companies Leverage It Platforms For Value Co-Creation – Insights From Banking. Iin Proceedings Of The 25 The European Conference On Information Systems,, (Pp. 1-18). Guimaraes.
[86]. Shaikh, A., & Karjaluoto, H. (2015). Mobile Banking Adoption: A Literature Review. Telemat. Information, Vol 32, No 1, 129–142.
[87]. Shankar, A. (2016). Factors Affecting Mobile Banking Adoption Behaviour In India. Journal Of Internet Banking And Commerce, Vol 1, No 1, 21-60.
[88]. Shih, Y., & Fang, K. (2004). The Use Of A Decomposed Theory Of Planned Behavior To Study Internet Banking In Taiwan. Internet Research, Volume 14, No 1, 213–223.
[89]. Sindhu, K. (2015). Banking And Environmental Concerns: A Study On Consumers Awareness And Preference On Green Banking. International Journal In Management And Social Science, Vol 3, No 7, 75-87.
[90]. Singh, S., & Srivastava, R. (2020). Understanding The Intention To Use Mobile Banking By Existing Online Banking Customers: An Empirical Study. Journal Of Financial Service Marketing, Vol 25, No 5, 86–96.
[91]. Sripalawat, J. M. (2011). "M-Banking In Metropolitan Bangkok And A Comparison With Other Countries. The Journal Of Computer Information Systems, Vol 5, No 6, 67-76.
[92]. Sripalawat, J. M. (2011). "M-Banking In Metropolitan Bangkok And A Comparison With Other Countries . The Journal Of Computer Information Systems,, 67-76.
[93]. Suh, B., & Han, I. (2003). Effect Of Trust On Customer Acceptance Of Internet Banking. Electronic Commerce Research And Applications, Vol 1, No 3, 243-265.
[94]. Suki, N. (2014). An Empirical Study Of Factors Affecting The Internet Banking Adoption Among Malaysian Consumers? Journal Of Internet Banking And Commerce, Vol 5, No 3, 1-21.
[95]. Suraweera, T., Kahingala, S., & Batepola, A. (2011). It Driven Banking Services In Sri Lanka: Customer Acceptance And Service Quality. International Conference On Business & Information (Pp. 1-24). Kelaniya: University Of Kelaniya.
[96]. Tambe, P. (2020). Digital Capital And Superstar Firms. Marketing Intelligence, Vol 28, No 2, 1-60.
[97]. Tan, M., & Teo, T. (2000). Factors Influencing The Adoption Of Internet Banking. Journal Of The Association For Information Systems, Vol 1, No 1, 1-44.
[98]. Tan, M., & Thompson, M. (2000). Factors Influencing The Adoption Of Internet Banking. Journal Of The Association For Information Systems, Vol 1, No 1, Pp. 1-21.
[99]. Taylor, S., & Todd, P. (1995). Decomposition And Crossover Effects In The Theory Of Planned Behavior: A Study Of Consumer Adoption Intentions. International Journal Of Research In Marketing, Vol 12, No 1, 137-155.
[100]. Teoh Wmy, C. S. (2013). Factors Affecting Consumers' Perception Of Electronic Payment: An Empirical Analysis.
[101]. Thong, J., Tam, K., & Yong, S. (2004). The Effects Of Post-Adoption Beliefs On The Expectation-Confirmation Model For Information Technology Continuance. International Journal Of Human Computer Studies. International Journal Of Human-Computer Studies, Vol 64, No 9, 799-810.
[102]. Thowfeek, M. H., & Mirzan, S. (2017). The Factors Influencing Customers' Decision To Adopt Internet Banking In Sri Lanka. Journal Of Information Systems & Information Technology, Vol 2, No 2, 1-9.
[103]. Tornatzky, L., & Fleischer, M. (1990). The Processes Of Technological Innovation. Lexington: Lexington Books.
[104]. Venkatesh, M., Morris, G., & Davies, F. (2003). User Acceptance Of Information Technology: Toward A Unified View. Mis Quarterly, Vol 26, No 7, 457-478.
[105]. Viehland, D., & Leong, B. (2007). Acceptance And Use Of Mobile Payments. Acis 2007 Proceedings, 1-15.
[106]. Vijay, C. (2018). A Study On Customer ' S Awareness On Green Banking Initiatives In Selected Public And Private Sector Banks With Special Reference To Cuddalore District. Journal Of Management, Vol 2, No 1, 12-25.
[107]. Wang, Y. S. (2003). Determinants Of User Acceptance Of Internet Banking: An Empirical Study,". International Journal Of Service Industry Management, , 501-519.
[108]. Yates, S. (2020). Factors Associated With Electronic Banking Adoption. Journal Of Financial Counseling And Planning, Vol 31, No 2, 1-23.
[109]. Yoon, H., & Baker, Y. (2012). Development Of A Quantitative Model Of The Impact Of Customers' Personality And Perceptions On Internet Banking Use. Computers In Human Behavior, Vol 29, No 2, 1-18.
[110]. Yu, C.-S. (2012). Factors Affecting Individuals To Adopt Mobile Banking:Empirical Evidence From The Utaut Model. Taiwan: Shih Chien University.
[111]. Yuen, Y. Y. (2011). Yuen, Y. Y., P. H. P. Yeow, N. Lim, And N. Saylani Developing Countries,". The Journal Of Computer Information System, 52-61.
[112]. Yuliana, P. D. (2022). Factors Involved In Adopting Mobile Banking For Sharia Banking Sector Using Utaut 2. Journal Of Management, Vol 3, No 4, 1-10.
[113]. Zhelyazkov, V., & Kitanov, Y. (2019). Green Banking-Definition , Scope And Proposed Business Model. Journal Of Management, Vol 4, No 1, 1-21.