

Accessing Customer Perceptions on Customer Adoption of Digital Banking Platforms; Private and Public Bank Comparison in the Post COVID -19 Pandemic in Sri Lanka

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Abstract: Digitalization plays a significant role in every country at present. When referring to the banking field, banks introduce new digitalization features to their banking customers and motivate people to do their transactions on digitalization platforms. In this study as digitalization platforms, researchers consider ATMs, electronic fund transfers, SWIFT transfers, bank credit debit cards, digital bill payments, internet transactions, digital wallets, and E-vouchers. The main objective was to investigate the customer adoption of Digital Banking (DB) platforms during the post-COVID -19 pandemic in Sri Lanka. There were six independent variables short-formed as customer perceptions and dependent variable was customer adoption. This research is based on quantitative data gathered among the Sri Lankan people scattered in rural and urban areas. Researchers collected data by distributing google questionnaires among the people using cluster sampling method. 421 responses were collected. Analysing methods were correlation, regression and researchers used the SPSS tool for the analysis part. After the data analysis, researchers found there is a significant impact on perceived ease of use, accessibility, and digital literacy towards customer adoption and there isn't a significant impact on perceived usefulness, perceived risk, and perceived trust to words customer adoption. Researchers concluded that the result as there is a higher number of private bank customers who indicated an intention for using digital banking platforms compared to public banking usage in Sri Lanka. This study is more important to the banking field for identifying customers' DB usage factor identification and increasing their customers' DB usage and banking people could be able to identify the reasons that customers don't adopt digital banking in their banking activities.

Keywords: Post Covid-19 pandemic, Digitalization, Digital Banking Platforms, Customer Perceptions

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