

**AN EMPIRICAL INVESTIGATION ON CUSTOMER
ACCEPTANCE OF INTERNET BANKING
WITH SPECIAL REFERENCE TO HATTON NATIONAL
BANK (MANNAR, VAVUNIYA, AND PUTTALAM
BRANCHES)**

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Abstract

Nowadays internet banking usage is vital role in all over the world. Most of the customers feel the internet banking is an efficient system for handling their bank activities quickly and also reducing their transaction times.

The internet banking system is continuously reaching in the state banking customer like Hatton National bank in (mannar,vavuniya and puttalam branches) also. Among the customer of Hatton National bank in (mannar,vavuniya and puttalam branches) the most of the customers not interest to using and getting services in internet banking, they showing interest in counter system, because they are don't have a enough knowledge to use the internet banking and also they thing security problem. Therefore this research work is studied about the Customer Acceptances of Using Internet banking(special reference to Hatton National bank of (mannar,vavuniya and puttalam branches)). The idea was further refined and a general question was formulated to understand the phenomenon, which dimensions associated to find the internet banking usage.

There are twenty-one question were formulated to identifies the customer satisfaction regarding the internet usage. Here 40 customers are taken as a sample from the internet banking customer from the Hatton National bank in (mannar,vavuniya and puttalam branches). Primary and secondary data were used in this study, primary data were collected from the questionnaires, and interviews, secondary data were collected from bank annual reports, Bank records and administrative reports. The collected data were analyzed using the frequency method. The collected data were presented in the form of tables and pie charts.

The research finding was the internet banking usage in the state bank was in the lower level and customer's acceptances level also lower level. Therefore it was known from the conclusion, the state banking sector take consideration to implement internet banking services in the satisfaction level.