

**An Analysis of the Acceptance of Corporate Internet
Banking Module in the Trade Finance Division of
a State Bank in Sri Lanka.**

Gihan Shavithra Rannulu

(Reg. No.229128R)

Degree of Master of Business Administration in Information Technology

Department of Computer Science and Engineering

University of Moratuwa

Sri Lanka

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ABSTRACT

This study explores the acceptance and utilization of the Corporate Internet Banking (CIB) module within the Trade Finance Division of a State Bank in Sri Lanka. Utilizing the Technology Acceptance Model (TAM) as the theoretical framework, the research investigates key factors influencing the adoption of this digital banking solution among Corporate Clients. Data were collected through a structured questionnaire distributed to a sample of 330 Corporate Customers who involved in Trade Finance operations. The findings highlight the significance of perceived ease of use, perceived usefulness, self-efficacy and perceived trust in technology as critical determinants of acceptance. Additionally, the study identifies bank service and organizational support as essential components enhancing user engagement and satisfaction. The results suggest that targeted strategies to improve user experience and build trust can significantly increase the adoption rate of corporate internet banking services in the trade finance division. Recommendations for policymakers and banking institutions are provided to facilitate smoother integration and better customer acceptance of digital banking solutions.

Keywords: Corporate Internet Banking, Corporate Customers, Trade Finance, State Bank, TAM Model, Digital Banking,

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LIST OF ABBREVIATIONS

CIB	Corporate internet banking
IV	Independent Variable
DV	Dependent Variable
PU	Perceived usefulness
PEOU	Perceived ease of use
SE	Self-efficacy
PT	Perceived trust
BS	Bank service
OS	Organizational support
INT	Intention to adopt Trade Finance
	Corporate Internet Banking Module
TAM	Technology Accepted Model