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

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Degree of Master of Business Administration in Information Technology

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August 2024

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The dissertation was submitted to the Department of Computer Science and Engineering of the University of Moratuwa in partial fulfilment of the requirement for the Degree of Master of Business Administration in Information Technology.

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DECLARATION

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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,

ACKNOWLEDGEMENT

I take this opportunity to convey my sincere gratitude towards the following invaluable group of people who helped me in successfully completing my research study on "An Analysis of Acceptance of Corporate Internet Banking Module in the Trade Finance Division of a State Bank of Sri Lanka."

First and foremost, I wish to thank my research supervisor Dr. Adeesha Wijayasiri, Senior Lecturer of the Department of Computer Science and Engineering, University of Moratuwa, for immense continuous support, encouragement, and attention extended to me in realizing and meeting the research objectives.

Then I wish to express my special gratitude to all respondents of the Corporate Customer Clientele who gave me their honest and thoughtful insights and their precious time in making this research a reality. In addition, I wish to thank all my staff colleagues in helping me throughout the survey and starting point of this research. Furthermore, I make this an opportunity to convey my earnest thanks to all the lecturers, all the staff members of University of Moratuwa and MBA batch mates for the support, guidance and resources provided in bringing this study a success.

My heartfelt appreciation goes to my loving wife Parami Abeysekara and my family, for all the commitments, encouragements, care and unconditional support given to me throughout the good and bad times during this research.

Finally, I avail myself this opportunity to extend my genuine appreciation to all those who helped me in many ways for bringing this study a success.

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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