

Impact of Perceived Ease of Use on Behavioural Intention of e-Banking Facility with Mediating Effect of Consumer Attitude in North Central Province of Sri Lanka

H.M.H.R. Herath^{1,*} and R.A.S. Weerasiri²

*Department of Marketing Management, Faculty of Management Studies,
Rajarata University of Sri Lanka, Mihintale, Sri Lanka¹*

*Department of Marketing Management, Faculty of Commerce and Management Studies,
University of Kelaniya, Kelaniya, Sri Lanka²*

*Corresponding author: hiruni2020.ugc@gmail.com

Abstract

The rapid growth of e-banking has transformed financial services globally, yet its adoption in rural areas of Sri Lanka, particularly in the North Central Province, remains limited due to challenges related to usability and consumer attitudes. Addressing this gap, the present study investigated the impact of perceived ease of use on behavioural intention to adopt e-banking facilities, with a special focus on the mediating role of consumer attitude. A quantitative research design was employed, guided by the Technology Acceptance Model 3, and data were collected from 384 respondents through a structured questionnaire using convenience sampling. The data were analysed using descriptive statistics, correlation, multiple regression, and mediation analysis with SPSS software. Findings revealed that perceived ease of use significantly and positively influences both consumer attitude and behavioural intention, while consumer attitude mediates the relationship between perceived ease of use and behavioural intention. These results highlight that enhancing the usability of e-banking platforms not only improves user attitudes but also increases the likelihood of adoption. The study provides important theoretical contributions by extending TAM3 into a rural Sri Lankan context and offers practical implications for banks, system designers, and policymakers to design user-friendly digital banking platforms that promote financial inclusion and accessibility in underserved regions.

Keywords: anchor, adjustment, behavioural intention, consumer attitude, perceived ease of use