

## **DIGITAL TRANSACTION ASSESSMENT OF COCONUT FARMERS IN WARIYAPOLA DIVISIONAL SECRETARIAT AREA**

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Use of internet facilitates to perform financial transactions digitally is a global trend. The digital payment services are currently underdeveloped in Sri Lankan context. However, it is expected to be popular among public with the new technological investments in the country. Therefore, the objective of the study was to identify the factors affecting the adoption of digital transactions among coconut farmers in Wariyapola Divisional Secretariat (DS) area. A survey was conducted using a pre-tested structured questionnaire from randomly selected 100 coconut farmers from 10 *Grama Niladhari* (GN) divisions in Wariyapola DS area. To examine the factors affecting existing performance of digital transactions, a binary logistic regression analysis was conducted. The results revealed, 63% of the farmers had obtained secondary level education. The majority (72%) of the farmers had 3G or 4G internet access with mobile phones. The farmers' usage of devices, access to internet and education level ( $p < 0.05$ ) positively affected digital transactions. Thus, the educated farmers who have sufficient devices and internet access were more likely to connect with digital transaction modes. Therefore, the government and banking sector need to target the educated farmer groups in farming communities who have devices and access when promoting digital transactions. The study recommends providing internet access with affordable prices and more awareness on the potential uses for performing transactions in coconut value chains, before linking the existing digital transaction to coconut value chains.

**Keywords:** Digital transactions, Farming in digital age, Transaction behaviour