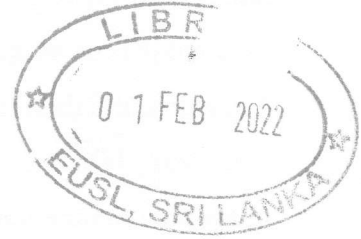


**IMPACT OF E-BANKING ON THE FINANCIAL  
PERFORMANCE OF LISTED COMMERCIAL BANKS IN SRI  
LANKA**



**By**

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## ABSTRACT

This study was attempted to investigate the impact of E-Banking on the Financial Performance of Listed Commercial Banks Sri Lanka. The objectives of this study is consist of the impact of System Efficiency, Security and Privacy, Reliability, Responsiveness and Communication, Volume of E-Banking Devices and Carrying Amount of E-Banking Assets on the Financial Performance of Commercial Banks in Sri Lanka.

In this study literature part explained independent variables, dependent variable and the relationship between those variables clearly defined by using previous literature reviews. Conceptual model is developed based on the existing literature. Few studies have been done in the area of marketing strategies and its contribution to the value of the firm. This study sets out to extend the evidence by investigating the E-Banking strategies of Commercial Banks in Sri Lanka. In this study panel data sets of Sri Lankan Commercial Banks were used to investigate the impact of E-Banking on financial performance of Commercial Banks in Sri Lanka using the Random Effects model. Random Effect model has selected by using the results of Hausman Test. For the purpose of this study, 40 observations over the period 2018 to 2019 were included. Annual reports, survey data collected from the customers of the selected Commercial Banks have been used to obtain the data. Return on Assets (ROA) was considered as proxies for financial performance

Findings of this research indicates that, Sri Lankan Commercial Banks, in general, E-Banking strategies have a significant impact on the Financial Performance of Commercial Banks in Sri Lanka. And also the study presents the descriptive Statistics of selected variables. Further these findings would be both conceptually and practically appealing for insurer to apply knowledge management practice in their institutions. Findings of this study help decision makers be aware of the importance of E-Banking strategies as a key factor that can enhance a firm's ability to maintain their competitive position.

**Key words:** E-Banking, Financial performance, Commercial Banks, System Efficiency, Security and Privacy, Reliability, Responsiveness and Communication, Volume of E-Banking Devices, Carrying Amount of E-Banking Assets.

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