

**STUDY ON CONSUMER USAGE OF E-BANKING IN
AKKARAIPATTU AND ALAYADIVEMBU DIVISION, AMPARA.**

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Abstract

Today banking environment is more dynamic and competitive due to continuous and rapidly changing environment and dramatic innovation in the information technology. Each banking industry to achieve their goals. Like more profit, more market share and sustain the market. The banks are engaging in accepting deposits, providing credit facilities, leasing, advisory services, foreign exchange rate and online services. In Ampara district, state banks and private banks are functioning. The state banks and private banks are competing among each other to attract the new customers and retain existing customers.

Even though the state banks in Akkaraipattu and Alayadivembu Ds Division have been functioning for more than 50 years, the private banks have entered to market after 90's. But the recently entered private banks have good customer growing ratio than the state banks. And also public has some different opinions about the e-banking of both state banks and private banks. Therefore, this research is conducted for studying about the consumer usage of both state and private banks. The consumer usage have evaluated based on six variables such as trust on the banks, accessibility, convenience, cost, awareness, bank response and privacy derived from the literature review.

The 20 Questionnaires were issued to each six bank to collect the data from study population. The collected data have presented by using SPSS package. This research is conducted for gaining a better understanding of what extent; the consumer usage and awareness exists in state banks and private banks. This study found moderate level of awareness and usage in e-banking in both banks, but private banks have moderately high than state banks. It is concluded that the consumer awareness and usage has to be improved in both banking sector. In additions the study offers suggestions to banking managers to attend the consideration on the variables which were in low level to improve consumer awareness and usage in future.

Researcher

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