

**A STUDY ON THE FACTORS AFFECTING E-COMMERCE ADOPTION
IN THE INSURANCE COMPANIES IN AMPARA DISTRICT.**

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ABSTRACT

E-commerce is used as one of the most important aspects of innovation in business processes which performed by organizations and many companies in the world. Insurance industry as one of the major economic function plays a vital role in improving and promoting economic indicators.

Almost every industry has been undergoing dramatic changes for a number of years. Significant movements toward deregulation in businesses, along with advances in telecommunications and computer technology are forcing significant changes upon the industry and making it far more competitive.

The growth of information technology in the business world is spreading at a phenomenal rate. The success of a business organization stands at the usage of IT in their business. Growth of E-Commerce is the new born business method, which has originated through an extensive usage of IT in their business. Insurance Companies under the IBSL in Sri Lanka are far behind the fast moving world of IT.

In order to elaborate this research, 100 samples are randomly selected from four companies (Ceylinco insurance, Sri Lanka Insurance Corporation, Janashakthi Insurance, HNB Assurance, Amana Takaful, and Union Assurance)

The Three Factors (Technological factors, Organizational factors, and External factors) which influence E-commerce Adoption in the insurance companies were taken for this research among them. In this research Technological Factors are Moderate level, Organizational Factors are moderate Level and External Factors are Low Level in the insurance companies. Complexity of Technological factors, IT Capability of Organizational factors, Customer of External factors mostly influences E-Commerce Adoption in the insurance companies.

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