

**“A STUDY ON THE IMPACT OF CONSUMER’S TRUST OF
ELECTRONIC BANKING ON ELECTRONIC BANKING
ADOPTION;SPECIAL REFERENCE TO BATTICALOA
DISTRICT”**



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Abstract

“The world is now on the fingers”. It is not exaggeration but reality. The technological advancement and its reach to everyone made it is possible to finish work in short time. Where banking industries which consists of a huge network, each element of network try to provide effective results for customers and bank. The managements' ability to anticipate and respond to such changes in the financial marketplace Therefore technological advancement is now capturing the banking industry at a rapid phase by eliminating and transforming the conventional banking activities to an electronic based banking system. Customer's use of E-Banking requires acceptance and adoption of the technology, which can be complicated because it involves the changing of behavioral pattern. Trust of E-Banking is one of the most frequently cited reasons for consumers in performing banking transaction via E-Banking.

The key activities like initiating, building, maintaining the trust between bank and consumer are key success factors for E- Banking strategy. So with this prevailing situation this research study drives on to identify the impact of Consumer's Trust of E-banking (TEB) on E-Banking Adoption (EBA) in Batticaloa District. Data for this study have been collected using closed ended questionnaires containing Personal and Research related questions. Out of 200 questionnaires that have been distributed, 160 are returned (80%), and the data analyzed by the aid of Statistical Package of Social Sciences (SPSS) 19 version. The results implied independent variable TEB and its all seven dimensions and dependent variable EBA and its all three dimensions have high level attribute in the study area, TEB and EBA have strong positive significant relationship and TEB has positive impact on EBA in the context of Batticaloa District. The result of this research is beneficial for banking service managers to consider the factors that can enhance TEB to enforce EBA in Batticaloa District.

Key words: E-Banking, E-Banking Adoption, Trust of E-Banking

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