

**STUDY ON FACTORS INFLUENCING ON USAGE OF
E-BANKING IN KALUWANCHIKUDY DIVISIONAL
SECRETARY, BATTICALOA**

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Abstract

As the e-banking becomes more important for customers and most companies business plan. The business benefit of e-banking is to generate additional revenue, improve customers service, extend marketing, and increase cost saving. In accepting the internet and maximizing its potential, there are several stages that firms evolve through that involve different roles. These different stages of change are reflected in the many levels that are present when firm go through the e-banking of new technology including e-banking. The purpose of this paper is to explore Study on factors influencing on usage of e-banking in Kaluwanchikudy DS division. To understand the real scenario, this study has specially focused on bank customer's undertaken mainly four variables of Convenience and Ease of use, Accessibility, Fees and Charges, Trust and privacy. The finding of this study investigated, which factors is really influenced them to make their e-banking.

The descriptive research used with the respondents of who is e-banking customer in our Kaluwanchikudy area peoples. The Convenience sample used to analyze the collection of the data from the selected six banks in our Kaluwanchikudy area, Peoples Banks, Bank of Ceylon, Hattan National Bank, Sanasa Bank, Sampath Bank, and National Saving Bank. Data was collected through questionnaire and the analysis was conducted by SPSS with the measures at levels of Univariate, Bivariate along with research cross tabulation. The finding of the present study suggest that, customers are using e-banking normal level these factors are developing increasing e-banking usage.

Keywords: Convenience, Accessibility, Fees, Trust, and E-banking

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