

**FACTOR INFLUENCING ON CONSUMER BEHAVIOR TOWARDS E-BANKING
SERVICE IN GOVERNMENT BANKING SECTOR IN SRI LANKA
(SPECIAL REFERENCE TO AMPARA DISTRICT)**

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ABSTRACT

Despite considerable technological advancements and a high capacity for adoption within Sri Lanka's government banking sector, a notable proportion of banking customers in Ampara District continue to prefer in-person visits to bank branches over online banking. This study investigates the factors influencing consumer behavior toward e-banking services in this sector, focusing on the Ampara District. This study examines the transformation of the banking industry, as it increasingly adopts online solutions. Technological advancements in financial institutions have enhanced customer convenience. However, many customers choose physical banking over online alternatives. Using the Technology Acceptance Model (TAM) to frame the study, the researcher analyzed data from a sample of 384 online banking customers in Ampara District, determined through the Morgan table. Data collection was conducted using a structured questionnaire, and the analysis was performed using SPSS software. Pearson's correlation analysis revealed a strong positive relationship between consumer behavior and ease of use, perceived usefulness, social factors, and compatibility. Regression analysis further indicated that all the hypotheses were accepted, except for ease of use, which showed a significance level of 0.12. Based on these findings, the researcher provides recommendations for industry professionals and policymakers to promote the adoption and effectiveness of e-banking services. In conclusion, this study contributes to an understanding of consumer behavior in the context of e-banking services within Sri Lanka's government banking sector, offering insights specific to the unique dynamics of Ampara District. The findings aim to guide stakeholders in fostering smoother integration of banking services into consumers' lives.

Keywords: E-banking, consumer behavior, perceived ease of use, perceived usefulness, social factors, compatibility