

# **OPPORTUNITIES AND THREATS OF ELECTRONIC BANKING IN SRI LANKA EMPIRICAL STUDY BASED ON THE BANKS IN AMPARA DISTRICT**

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## **ABSTRACT**

The aim of this article is to examine the opportunities and threats of electronic banking in Sri Lanka, special reference the banks in Ampara district. The private and government banks were involved in this study. 50 banks were examined and the primary and secondary data were used to arrive the conclusions. Data were analyzed by using Spss software and descriptive, correlation analysis were done. The results show that 90% of respondents have access E-banking facilities, while 10% that they did not have access to E-banking facilities, 83.33% of the user believed that E-banking has a positive impact on customers, while 16.67% do not see the positive impact of using E-banking. E-banking has several disadvantages over the traditional way of banking. 43.33 % of respond accepted that security concern is the main disadvantage of e banking facility and 40% affirmed that E-banking is providing Excellent services to the customers

**Keywords:** Electronic Banking, Primary Data, Descriptive, Correlation Analysis, Security Concern