

An Analysis of Barriers Towards Customer Intention to Use Mobile Banking Service in Sri Lanka: With Special Reference to Galle City

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ABSTRACT

Introduction: This paper provides a summary on the research of an analysis of barriers towards customer intention to use Mobile Banking service in Sri Lanka with special reference to Galle City. The purpose of this paper is to analyse the impact of each barrier (usage barrier, value barrier, risk barrier, traditional barrier and image barrier) on customer intention to use Mobile Banking service.

Design/Methodology/Approach: Descriptive research design is used to find out the relationship between barriers and customer intention to use Mobile banking service and research strategy is quantitative. Non- probability purposive sampling method is used, and sample is 250 banking customers in selected 5 licensed commercial banks. Primary data are collected by distributing questionnaire via online and collect data was analysed by using SPSS 23 package.

Findings: Hypothesis on tradition barrier, usage barrier, image barrier and risk barrier were supported while only the hypothesis on value barrier was rejected.

Conclusion: Tradition barrier, usage barrier, image barrier and risk barrier negatively and significantly impact on customer intention to use mobile banking service excluding value barrier which is insignificant. Mobile banking non- users' intention to use mobile banking is impacted by these barriers relatively higher level than users' intention to use mobile banking service in Sri Lanka.

Keywords: *Mobile banking, Customer intention, Innovation resistance theory, Usage barrier, Value barrier, Image barrier, Risk barrier, Traditional barrier*