

The Influence of Demographic Variables on Customer Adoption for Mobile Banking Services – A Study Based on the Western Province in Sri Lanka

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Abstract

This paper seeks to identify how demographic variables such as gender, age, education level, and income level influence an increase in the use of mobile banking services. This study aims to fill this gap by investigating how demographic characteristics influence the use of mobile banking services from the perspective of existing users, with a particular focus on the Western Province of Sri Lanka. The main goal is to shed light on the impact of demographic factors on mobile banking service usage patterns in the specific environment of the Western Province and provide important insights into an under-represented region of developing countries. The research hypothesized that there is a relationship between the adoption of mobile banking services and gender, age group, education level, and income level. Through literature review analysis, some factors have been identified as dependent variables and independent variables. To achieve the objectives of the study, a sample of 223 Western Province mobile banking customers by using the convenience sampling method. The data required for the study was collected from a questionnaire. This research uses primary data therefore to analyze collected data using SPSS software. SPSS software is statistical software that can be used to analyze data, data documentation, and data management. Data is collected through the questionnaire. And analyzed data represented by charts, diagrams, and tables. Because this study is studying a particular area. The study shows that except for gender, remaining demographic variables such as age, income level, or education level do not significantly affect users' mobile banking usage.

Keywords: Mobile Adoption, Demographic Variables, Independent Sample T-Test, ANOVA