

Study on Customers' Intention for Mobile Banking Services in Sri Lanka (With Special Reference to Western Province)

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The rapid development of mobile technology and its applications and information technology have made banking services more adaptable to mobile banking. Therefore, the key purpose of this study was to identify the extent to which customers will use mobile banking services in Sri Lanka. Perceived Ease of use, Perceived Usefulness, Social Influence and Trust Propensity were taken as the four independent variables and the intention to use mobile banking services as a dependent variable based on the extended TAM Model. From the existing literatures, knowledge, research problem and researcher gaps on the objects were significantly identified and confirmed. The researcher used both qualitative and quantitative research methods for the study. The online questionnaire involved 300 individuals using bank account with smart mobile-phone in Western Province. Of those, 269 responses were used for the analysis. In addition to the primary data, secondary data were also used for the advancement of the study. The online questionnaire was administered covering the Western Province under the stratified sampling method. The study used deductive research approach with both exploratory and descriptive research designs. To present the data, a specific number of descriptive and inferential statistics tools were applied. Further, the SPSS version 26 was used to analyze the correlation and multiple regression. The results of the study reveal that the independent variables significantly influence the intention of customers to use mobile banking services. The present study finally made some important suggestions, including areas where relevant research can be done.

Keywords: *Customer Intention, Mobile Banking Services, Perceived Ease of Use, Perceived Usefulness, Social Influence, Trust Propensity*