

**A STUDY ON UNDERSTANDING THE FACTORS AFFECTING ON
INTENTION TO ADOPT BIOMETRIC AUTHENTICATION WITH
REGARD TO THE MEDIATING ROLE OF ATTITUDE TOWARD USING
BIOMETRIC AUTHENTICATION IN SELECTED COMMERCIAL BANKS
IN SELECTED TOWN AREAS OF BATTICALOA**

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Abstract

Society has become more dependent on technology for identification purposes. In addition, recent security lapses have demonstrated the importance of augmenting authentication protocols in sensitive areas of the economy, such as financial services and banking. Hence, this study aims to understand the factors affecting on intention to adopt biometric authentication with regard to mediating role of attitude toward using biometric authentication. Literature and population gaps were identified by reviewing the existing literature regarding the purpose of this study. In order to fulfill these gaps, the researcher examines the mediating role of attitude toward using biometric authentication between each factor (external pressures, readiness, and perceived benefits) and intention to adopt biometric authentication in selected commercial banks in selected town areas of Batticaloa.

This study applies a quantitative research method by using a structured questionnaires which were separately prepared to collect data from the employees as well as the professional customers of selected commercial banks in Batticaloa town and Kattankudy town. Responses from 181 employees and 101 professional customers were taken in to the analysis part by adhere the population sampling for employees and purposive sampling technique for professional customers. Findings derived from univariate analysis revealed that all the external pressures, readiness, perceived benefits, intention to adopt biometric authentication, and attitude toward using biometric authentication are in high level among employees and professional customers. The positive relationships among variables were identified by performing a correlation analysis for both perspective. Finally, the findings of multivariate analysis of this study have disclosed that the attitude toward using biometric authentication mediates the relationship between each factor (external pressures, readiness, and perceived benefits) and intention to adopt biometric authentication in employees' and professional customers' perspective. This study has provided a more holistic understanding on factors affecting on intention to adopt biometric authentication with regard to mediating role of attitude toward using biometric authentication which may enable the banks to adopt and implement biometric authentication in their systems.

Keywords: *Biometric Authentication, Intention to Adopt, Attitude toward Using, External Pressures, Readiness, Perceived Benefits, Commercial Banks*

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