

**IMPACT OF USER CHARACTERISTIC ON THE  
RELATIONSHIP BETWEEN PERCEIVED QUALITY OF  
MOBILE BANKING AND ITS USAGE LEVEL  
A SPECIAL REFERENCE TO PUTTALAM DISTRICT**



By

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## ABSTRACT

Mobile banking services uses is rapidly increased but in some factors its growth face slowdown. However, the service quality of mobile banking feels good but some factors effect on the relationship between perceived quality of mobile banking and its usage level. So, the main purpose of this study is to identify what are the user characteristics impact on the relationship between perceived quality of mobile banking and its usage level in Puttalam district. The variables are perceived quality (independent variable), mobile banking usage level (dependent variable) and User characteristics (moderating variable). Perceived quality dimensions are perceived usefulness, perceived ease of use, reliability and assurance.

The first objective of the study is to identify the level of mobile banking perceived quality and mobile banking usage level and second objective of the study is to describe the relationship between perceived quality and mobile banking usage level, third objective of the study is to determine how the user characteristics moderate the relationship between perceived quality and mobile banking usage level. To achieve these objectives, the target population was considered as customers of the banks in Puttalam District. Data were collected from 200 customers by using questionnaires. The collected data were analyzed by using descriptive, correlation, and moderated regression analyses.

Univariate analysis used to find out the level of perceived quality and mobile banking usage, the researcher found that the level of perceived quality mobile banking among the customers of the bank was mostly in high level Correlation analysis was used to achieve second objective. Research recommended that the banks which provide the mobile banking services do well to carry out various programs with a view to promoting the innovative in mobile banking apps of its customers. Researcher identified that perceived quality and its dimensions (perceived usefulness, perceived ease of use, reliability, assurance) are positive relationship mobile banking usage level. According to the moderated regression analysis age, gender and education qualification impact/moderate on the relationship between perceived quality and mobile banking usage level among the Customers of the bank in Puttalam District.

**Key words:** Perceived Quality, Perceived Usefulness, Perceived Ease of Use, Reliability, Assurance, Mobile Banking Usage Level, Age, Gender and Education Qualification

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