

**FACTORS AFFECTING MOBILE BANKING USER'S
SATISFACTION IN GAMPAHA DISTRICT**

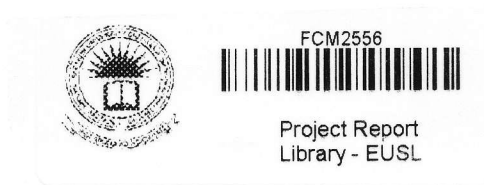


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EU/IS/2015/COM/50

COM1930



**A Project Report Submitted to the Faculty of Commerce and Management,
Eastern University, Sri Lanka as a partial fulfillment of the requirement of the
Degree of Bachelor of Commerce Honors (BComHons)**

Department of Commerce

Faculty of Commerce and Management

Eastern University, Sri Lanka

2020

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ABSTRACT

This work investigated the factors affecting mobile banking user's satisfaction in Gampaha District. Specifically, the study examined the effect of Effort Expectancy of mobile banking service, mobile banking Information Quality, System Quality and mobile banking Service Quality on User's satisfaction.

Four hypotheses were formulated for the study. Relevant conceptual, theoretical and empirical literatures were reviewed. The study was anchored on the theory of reasoned action. The study adopted survey research design and convenience sample method used to make the sample the sample size of 200. Primary data sourced through structured questionnaire were used in the study. The data were analyzed using descriptive statistics, pearson correlation, and regression analysis.

The study found that Information Quality of mobile making application has significant effect on user's satisfaction. The study also found that System Quality has significant effect on user's satisfaction. The study further found that mobile banking Service Quality has significant effect on user's satisfaction. Finally, the study found that Effort Expectancy of mobile banking has significant effect on user's satisfaction.

The study recommends amongst others that banks should improve their effort expectancy, system, service and information quality for mobile banking. That way, bank customer confidence in mobile banking.

Keywords: Mobile Banking, Effort Expectancy, Information Quality, System Quality, Service Quality, user's Satisfaction

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