FACTORS INFLUENCING THE INTENTION OF BANKING CUSTOMERS TO USE MOBILE COMMERCE

By

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ABSTRACT

The aim of the study is to find out "the factors influencing the intention of banking customers to use mobile commerce in Western Province in Sri Lanka". Other than the aim objective of the study are to find out degree of banking customers in the Western Province in Sri Lanka. In addition the study focuses level of intention to use mobile and how to Technology Adoption Readiness and Perceived Credibility Risk impact to the customer intention to the mobile commerce. After identifying whether the demographic profile of intention of customers to use mobile commerce in Western Province in Si Lanka.

Conceptual model is developed based on the existing literature. This study was implemented with determinants of intention to use mobile payment. Mainly two variables are predictor to the usage intention. The predictors are Technology Adoption Readiness and Perceived Credibility Risk based on variable six dimensions are built, Perceived Usefulness, Perceived Ease of use, Social Influence, Facilitating Conditions are the dimensions of Technology Adaption Readiness. Then dimensions of Perceived Credibility Risk are Security Risk and Privacy Risk.

The research study was implemented in Western Province and 275 customers participated to the survey and convenient sampling technique used to select the sample. Using developed questionnaire the data was selected to gather information. The data and information were mainly collected through questionnaire. The collected data was analyzed by using SPSS software develop main analysis are descriptive statistics, correlation analysis, and regression analysis, cross tabulation analysis, ANOVA and independent sample t test.

Based on the findings of the study, it conclude that there is a high degree of Technology Adaption Readiness and low degree of Perceived Credibility Risk in Western Province and usage intention of mobile commerce services is also in the high level. When consider the degree of impact of Technology Adaption Readiness and Perceived Credibility Risk are good predictors of the intention of usage mobile commerce and there is a strong positive relationship between the Technology Adaption Readiness and Behavioral Intention of mobile commerce and there is a negative relationship between Perceived Credibility Risk and behavioral intention of mobile commerce.

There is a difference in intention usage of mobile commerce across the demographic information of the respondents. Further Technology Adaption Readiness, Perceived Credibility Risk and Behavioral Intention usage of mobile commerce are varying in Western Province.

The usage of smart mobile phone has increased in Sri Lanka. It is a good opportunity to service providers makes their own applications for those smart phones. And also there is an opportunity to develop more new value added services to the customers. Service providers should make their software with more user friendly features. Therefore service providers which are willing to introduce mobile commerce services they have enough market space in Sri Lanka. The study successfully identified the level of intention created by key factors on the mobile commerce. Thus, this research has provided valuable knowledge and information to banks, mobile commerce service providers, service developers, and software engineers enhance consumers' intention to use mobile commerce services in future.

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