

**FACTORS INFLUENCING THE BEHAVIOUR OF
BUSINESS CUSTOMERS TOWARDS MOBILE
BANKING SERVICES: A COMPARATIVE STUDY
AMONG THE CUSTOMERS OF FOUR SELECTED
COMMERCIAL BANKS IN BADULLA**

By:



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ABSTRACT

The purpose of the research report here was to find out the impact of relative advantage, compatibility, complexity, trilability, observability on behavioral Intention, regarding the Peoples bank, Sampath bank, Bank Of Ceylon and Commercial bank. This research examined the research problem of how relative advantage, compatibility, complexity, trilability, observability on behavioral Intention, comparative study between Peoples bank, Sampath bank, Bank Of Ceylon and Commercial bank.

This research was carried out with main objective of the impact of relative advantage, compatibility, complexity, trilability, observability on behavioral Intention and research questions were formed to test the level of Brand relative advantage, compatibility, complexity, trilability, observability and behavioral Intention and levels for variables for peoples bank, sampath bank, Bank Of Ceylon and commercial bank, relationship between relative advantage, compatibility, complexity, trilability, observability on behavioral Intention peoples bank, sampath bank, Bank Of Ceylon and commercial bank.

The conceptual model also developed based on the research problem. There are five variables ,namely relative advantage, compatibility, complexity, trilability, observability. The samples are collected from Peoples bank, Sampath bank, Bank Of Ceylon and Commercial bank customers who are living in badulla district. 400 questionnaire were used to collect data and those 400 questionnaire divided to 100 for Peoples bank, Sampath bank, Bank Of Ceylon and Commercial bank.

Here, the researcher adopts Descriptive statistics, Correlation analysis and Regression analysis to test the research questions. This study found that there are high level of contribution by relative advantage, compatibility, complexity, trilability, observability, its variables as well as BI for peoples bank, sampath bank, Bank Of Ceylon and commercial bank and also there is a strong positive relationship between relative advantage, compatibility, complexity, trilability, observability and behavioral Intention. Other finding was RA, CO, and TR only positively affect for BI of peoples bank, sampath bank, BOC and commercial bank.

Keywords: Relative Advantage (RA), Compatibility(CO), Complexity(CO), Trilability(TR), Observability(OB), Behavioral Intention(BI)

TABLE OF CONTENT

ACKNOWLEDGEMENT.....	I
ABSTRACT.....	II
ABBREYATIONS.....	III
LIST OF TABLE	IX
LIST OF FIGURE	XII
CHAPTER- 01.....	1
INTRODUCTION.....	1
1.1 BACKGROUND OF THE STUDY	1
1.2 PROBLEM STATEMENT.....	3
1.3 RESEARCH QUESTIONS.....	3
1.4 RESEARCH OBJECTIVES.....	3
1.5 SIGNIFICANCE OF THE STUDY	4
1.6. SCOPE OF THE STUDY.....	4
1.7 CHAPTER SUMMARY.	5
CHAPTER-2.....	6
LITERATURE REVIEW	6
2.1 INTRODUCTION.....	6
2.2 ADOPTION MODELS.....	6
2.2.1 Theory of Planned Behavior (TPB).....	6
2.2.2 Diffusion of Innovation Model (DIM)	6
2.3 BEHAVIOR INTENTION TO MOBILE BANKING	7
2.3.1. Relative Advantage.....	8
2.3.2 Complexity	8
2.3.3 Compatibility	9
2.3.4 Observability	9
2.3.5 Trialability	9
2.4.1 Relative Advantage and Behavioral Intention.....	10
2.4.2 Complexity and Behavioral Intention.....	11
2.4.3 Compatibility and Behavioral Intention	11

2.4.4 Observability and Behavioral Intention.....	12
2.4.5 Trialability and Behavioral Intention	12
2.5 CHAPTER SUMMARY	12
CHAPTER-03.....	13
CONCEPTUALIZATION AND OPERATIONALIZATION	13
3.1 INTRODUCTION.....	13
3.2 CONCEPTUALIZATION.....	13
3.3 Diffusion of Innovation Model (DIM)	13
3.4 CONCEPTUAL FRAMEWORK OF THE RESEARCH	14
3.5 DEFINITION OF KEY CONCEPT AND VARIABLE	14
3.5.1 Relative advantage.....	14
3.5.2 Complexity	15
3.5.3 Compatibility	15
3.5.4 Observability	15
3.5.5 Trialability	15
3.5.6 Behavior Intention	16
3.6 OPERATIONALIZATION OF VARIABLE	16
3.7 CHAPTER SUMMARY	17
CHAPTER-4.....	18
RESEARCH METHODOLOGY	18
4.1 INTRODUCTION.....	18
4.2. RESEARCH PHILOSOPHY	18
4.3 RESEARCH APPROACH.....	19
4.4 RESEARCH STRATEGY	19
4.5 METHODOLOGICAL CHOICE	19
4.6 TIME HORIZON	20
4.7 RESEARCH SITE OR AREA SELECTION	20
4.8 POPULATION OF THE STUDY	20
4.9 SAMPLING TECHNIQUE/METHOD.....	20
4.10 SAMPLING FRAMEWORK AND SAMPLE SIZE	20
4.10.1 Sampling Size.....	21
4.10.2 Sampling Framework	21

4.11 METHOD OF DATA COLLECTION AND SOURCES	21
4.12 RESEARCH INSTRUMENT	22
4.12.1 The Rational for the Question	22
4.13 SOURCES OF MEASUREMENT	22
4.13.1 Method of Measured of Personal Information	23
4.13.2 Method of Measuring the Research Information.....	24
4.14 THE PILOT STUDY	24
4.15 VALIDITY AND RELIABILITY OF INSTRUMENTS.....	24
4.16 UNIT OF DATA ANALYSIS.....	25
4.17 METHOD OF DATA ANALYSIS.....	25
4.17.1 Methods of Analysis for First Objective	25
4.17.2 Method of Analysis for Second Objective	25
4.17.3 Method of Analysis for Third Objective	25
4.18 METHOD OF DATA EVALUATION.....	26
4.18.1 Univariate Analysis	26
4.18.2 Correlation Analysis.....	27
4.18.3 Regression Analysis	28
4.18.3.1 Multiple Analyses	28
4.18.4 Testing Hypothesis	29
4.19 METHOD OF DATA PRESENTATION	29
4.20 ETHICAL CONSIDERATION.....	29
4.21 CHAPTER SUMMARY	30

CHAPTER- 05..... 31

DATA PRESENTATION AND ANALYSIS..... 31

5.1 INTRODUCTION.....	31
5.2 ANALYSIS OF RELIABILITY	31
5.3 DATA PRESENTATION.....	33
5.3.1 Data Presentation and Analysis of Personal Information.....	33
5.3.1.1 Gender.....	33
5.3.1.2 Age Group.....	34
5.3.1.3 Income Level	35
5.3.1.4 Education Level	36
5.3.1.5 Usage of Mobile Banking Per Month.	37

5.3.1.6 Reason for Bank Visit.....	38
5.3.2 Data Presentation and Analysis of Research Information.....	39
5.3.2.1 The First Objective of the Study.....	40
5.3.2.1.1 Identify the Level of independent variable.....	40
5.3.2.1.1.1 Relative Advantage.....	42
5.3.2.1.1.2 compatibility.....	45
5.3.2.1.1.3 Complexity.....	47
5.3.2.1.1.4 Trialability.....	49
5.3.2.1.1.5 Observability.....	51
5.3.2.3 The second Objective of the Study.....	55
5.3.2.4 The third Objective of the Study.....	60
5.4 TESTING HYPOTHESES.....	65
5.4.1. Testing Hypotheses 1.....	65
5.4.2 Testing Hypotheses 2.....	66
5.4.3 Testing Hypotheses 3.....	66
5.4.4 Testing Hypotheses 4.....	67
5.4.5 Testing Hypotheses 5.....	67
5.5 CHAPTER SUMMARY.....	68
CHAPTER- 06.....	69
DISCUSSION.....	69
6.1 INTRODUCTION.....	69
6.2 DISCUSSION OF PERSONAL INFORMATION.....	69
6.2.1 Gender.....	69
6.2.2 Age Group.....	69
6.2.3 Income Level.....	70
6.2.4 Education Level.....	71
6.2.5 Usage of Mobile Banking Per Month.....	71
6.2.6 Reason for Bank Visit.....	71
6.3 DISCUSSION OF RESEARCH INFORMATION.....	72
6.3.1 Discussion for Objective One.....	72
6.3.1.1 Relative Advantage.....	72
6.3.1.2 Compatibility.....	74
6.3.1.3 Complexity.....	75

6.3.1.4 Trialability.....	76
6.3.1.5 Observability.....	77
6.3.1.5 Behavior Intention	78
6.3.2 Discussion for Objective Two	79
6.3.3 Discussion for Objective Three	81
6.3.3.1 Discussion about each Variable Positively Affect for BI for Peoples Bank	81
6.3.3.2 Discussion about each Variable Positively Affect for BI for Sampath Bank	81
6.3.3.3 Discussion about each Variable Positively Affect for BI for BOC	82
6.3.3.3 Discussion about each Variable Positively Affect for BI for Commercial Bank	82
6.4 CHAPTER SUMMARY.....	82
CHAPTER- 07.....	84
CONCLUSIONS AND RECOMMENDATIONS.....	84
7.1 INTRODUCTION.....	84
7.2 PERSONAL INFORMATION	84
7.3 RESEARCH OBJECTIVES.....	84
7.3.1 Objective 1.....	84
7.3.2 Objective 2.....	85
7.3.3 Objective 3.....	85
7.4 CONTRIBUTION OF THE STUDY.....	86
7.5 RECOMMENDATIONS	86
7.6 LIMITATION OF THE STUDY.....	86
7.7 DIRECTIONS FOR FUTURE RESEARCH	87
LIST OF REFERENCES.....	88
APENDEX-01.....	92
APENDEX-02.....	96
APENDEX -03.....	102