

**FACTORS INFLUENCING THE INTENTION TO USE MOBILE  
BANKING SERVICES AMONG BANK CUSTOMERS IN  
NORTH WESTERN PROVINCE**



**RATHNAYAKA MUDIYANSELAGE SHANIKA SANDAMALI  
RATHNAYAKE**



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## ABSTRACT

Mobile banking is an application which provides customers with the support needed to be able to bank anywhere, anytime using a mobile handheld device and a mobile service such as text messaging. Mobile banking reduces time limitations from banking activities such as checking account balances, or transferring money from one account to another. The aim of the study is to find out what are the factors influencing the usage of mobile banking services in North western province.

Conceptual model is developed based on the existing literature. This study was implemented with seven variables. Ease of Use, System Compatibility, Self-efficacy, Low perception of risk, Resistance to change, Awareness, and Usefulness are the measures on Intention to Use of Mobile Banking services. This research study was implemented in North western province and, 250 customers participated to the survey and convenient sampling technique was used to select the sample. Using a developed questionnaire the data was collected and five commercial banks namely BOC, Peoples, Commercial, HNB, and Sampath Bank are selected to the survey. The collected data was analyzed by using descriptive statistic, correlation analysis, and regression analysis, cross tabulation analysis, ANOVA and Independent sample t test.

Based on the finding of the study, it concluded that there is a high level of Intention to use of mobile banking in North Western province and ease of use, compatibility, and low perception of risk, resistance to change, awareness, and usefulness, also in the level of high. But self-efficacy level is low. When consider the factors influencing the intention to use of mobile bank in North Western province. Ease of use, compatibility, low perception of risk, resistance to change, awareness, and usefulness have positive effect on intention to use mobile banking. And self-efficacy and compatibility are not significant for intention to use mobile banking. Also result show that demographic characteristics of affect to the intention to use of mobile banking services. The implications recommend that the banks need to increase consumer awareness through making online instruction and education available for interested users, informing them through media. From a scholastic viewpoint, this study contributes for further researchers relating to this area to improve new knowledge of banking services.

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