

**FACTORS INFLUENCING ON THE MOBILE BANKING USAGE
IN GAMPAHA DISTRICT**

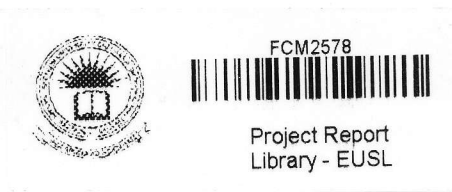


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ABSTRACT

This study aimed to find out the factors influencing on usage of mobile banking Gampaha District. The study is conducted in Gampaha district and to evaluate and identify most influential factors that impact usage. There are six determinants included in this study to be researched are perceived relative advantage, perceived observability, perceived risk, perceived ease of use, perceived usefulness, perceived awareness. Banks and financial institutes should attract customers through fulfillment of their needs and expectations. In the market place, every banks face big competition, to beat the competition they should concentrate on their service with introducing new mobile baking facilities. Every banks desirable goal is to measure usage of mobile banking.

Convenience sampling procedure is used in this research based on the availability of respondents, studying only on the usage of mobile banking services among customers in Gampaha district. Structured questionnaire was used as the method of data collection and questionnaire consist with two parts as personal information of the respondent and research information. Questionnaire included 24 questions with five Likert scale ranging from strongly disagree to strongly agree. Data are collected from 150 customers and analyze it using Descriptive statistics, Correlation analysis and Regression analysis. Overall, the findings in this study are supported by other studies in literatures.

This study found that there is moderate level of contribution by Mobile Banking dimensions for usage and also there is a strong positive relationship between perceived relative advantage, perceived observability, perceived risk, perceived ease of use, perceived usefulness, perceived awareness and usage of mobile banking. Furthermore, results showed that between perceived relative advantage, perceived observability, perceived ease of use, perceived usefulness, and perceived awareness positively and significantly impact on mobile banking usage and insignificant positive relationship of perceived risk on mobile banking usage. The findings of this study are useful in further enlarging and enriching applications of these concepts in practice.

Keywords: *Perceived Relative Advantage, Perceived Observability, Perceived Risk, Perceived Ease of Use, Perceived Usefulness, Perceived Awareness and Usage of Mobile Banking.*

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