

**CONSUMER ACCEPTANCE OF MOBILE PAYMENT IN RETAIL
BUSINESS IN KURUNEGALA DISTRICT**



By

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ABSTRACT

This research investigates consumer acceptance of mobile payments. Mobile payments offer an alternative payment method for consumers, and allow consumers to make point-of-sales payments through mobile devices, such as mobile phones and Personal Digital Assistants (PDAs). It aims to present a better understanding of mobile payments, developing a consumer acceptance model for mobile payments.

Moreover, it offers a reference and a source of literature for the industry and academic researchers in this new information systems research domain. This thesis focuses on consumer acceptance of mobile payments. The lack of literature and empirical research in the field of mobile payments encouraged the development of a research framework to elucidate the acceptance of mobile payments by consumers. The present research has been conducted in order to offer a more in-depth understanding of consumers' perspectives on mobile payments.

The research started with a qualitative method, using a focus group to investigate potential mobile payment users concerning usage.

The results of this research study should be of interest to both academic and business communities.

Keywords: Usefulness, Easiness to use, Social Influences, Compatibility, Security

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