

## **Factors Determining the User Acceptance of Mobile Banking: with Special Reference to Sampath Bank PLC**

D. G. L. Rasika<sup>1</sup>, H. P. A. P. Pathirana<sup>2a</sup> & P. V. Pathirana<sup>2b</sup>

Sabaragamuwa University of Sri Lanka.<sup>1 & 2</sup>

People's Bank.<sup>2b</sup>

[devundaragedara@gmail.com](mailto:devundaragedara@gmail.com)<sup>1</sup>, [dgasitha2012@gamil.com](mailto:dgasitha2012@gamil.com)<sup>2a</sup>,  
[pathirana1950@gmail.com](mailto:pathirana1950@gmail.com)<sup>2b</sup>

With the massive investment and efforts contributed in developing the mobile banking facilities, the varieties of convenient functions invented by mobile technology has greatly encouraged mobile users to engage in mobile banking services. This study examined the factors leading to the user acceptance of mobile banking customers in the commercial banks in Sri Lanka, with specific emphasis on Sampath Bank PLC. The statistical model was developed based on Davis's Technology Acceptance Model (TAM), Innovation Diffusion Theory (IDT) and User Technology Acceptance User Technology (UTAUT). The random sampling method was used to collect the data and a questionnaire was administered among 264 mobile banking customers of Sampath Bank Head Office. Multiple Regression was carried out to find the impact of Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Social Influence and Relative Advantages on User's Acceptance of Mobile Banking. The findings show that Perceived Usefulness and Perceived Ease of Use are the highest influential factors to the user acceptance of mobile banking. The bank should implement the strategies to provide a better strategic insight in order to design and implement the mobile banking services that yield higher consumer acceptance in the Sri Lankan market.

**Keywords:** Mobile Banking; Sampath Bank; IDT; TAM; UTAUT