



## **A Study on the Factors Affecting on Customer Acceptance in Mobile Banking (With Special Reference to Bank of Ceylon Agalawatta Branch)**

R Iroshan<sup>1,\*</sup>, DGL Rasika<sup>2</sup>

<sup>1,2</sup>Department of Accountancy and Finance, Sabaragamuwa University of Sri Lanka

\*ramasamyiroshan92119@gmail.com

Providing pioneering facilities is essential factor for the attractiveness in banking sector. Bank of Ceylon mobile banking is such an innovative service. Through this mobile banking facility all bank of Ceylon customers will now able to make day to day banking activities more quickly and conveniently than traditional banking. Hence mobile banking service provide true mobility, convenience and speed service, but unfortunately most of consumers do not accept this innovative service and they conflict to use or less use this service. Therefore, the purpose of this research is to study on consumer perceived usefulness, perceived ease of use, perceived trust and perceived risk effect on customer acceptance in mobile banking in bank of Ceylon in Agalawatta branch. Researcher hopes to investigate four objectives such as to investigate the influence on customer acceptance. To investigate above objectives, the researcher developed four hypotheses and tested. This model has been developed by Karma, Ibrahim and Ali in 2014. Researcher conducts this research by using this model. This model has four independent variables call as PU, PEOU, PT and PR. As a dependent variable is mentioned customer acceptance of Mobile Banking. In this study it has been taken literature support from various sources including research articles, journals and books related to customer acceptance of mobile banking. To fulfill the research, purpose a survey was conducted to collect primary data by using a self- administered questionnaire.

The sample size was calculated by using the table in book of Israel, (1992) and to select the 169 sample elements the researcher used convenience sampling method in Nonprobability sampling. As well as to analyze the data correlation and multiple linear regression analysis was used. The final result was presented by using charts and graphs. The findings discovered there is a positive relationship existing between perceived usefulness, perceived ease of use, perceived trust and customer acceptance of mobile banking and negative relationship between perceived risk and customer acceptance of mobile banking. Finally, the researcher has recommended statistics and guidance from the bank personal have no effect on lowering perceived risk and one-to-one customer education from the bank personal, which could enable to increase the customer acceptance of mobile banking.

**Keywords:** Mobile Banking, Perceived, Bank of Ceylon, Agalawatta