

The Impact of Technology Readiness on Customer Adoption Intention in Mobile Banking Applications

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Technology has enabled the banking sector to create continuous, more flexible transaction methods. According to theories, customers are also more towards new technologies. However, the actual behavior of customers in developing countries is particularly questionable. Even though it is important to understand the technological readiness of the customers towards banking technologies, there are no studies that investigated the impact of technology readiness on mobile banking adoption intention. Therefore, this study has taken an interest to investigate the impact of technological readiness on customer adoption intention towards mobile banking applications in Sri Lanka. This is a quantitative research study where a structured online questionnaire was distributed and collected data from 390 generation Y (1980-1994) and above aged banking customers who are not using mobile banking applications using a convenience sampling method. Regression analysis was employed to analyze the hypotheses with the support of Amos 23 and SPSS 21 statistical tools. The results of this study discovered that technology readiness has a positive impact on customer adoption intention towards mobile banking applications in Sri Lanka. Further, this study has provided an opportunity for bankers, to improve their knowledge regarding the customers' readiness to accept new technologies in the banking context and further to get an insight into the customers' adoption intention.

Keywords: *Customer adoption intention, Mobile banking, Technology readiness*