

# THE ROLE OF HEALTH-RELATED PERCEPTIONS ON MOBILE PAYMENT ADOPTION: EVIDENCE FROM THE MOBILE BANKING INDUSTRY IN SRI LANKA

Karunarithna, K.S.S.N.<sup>1</sup>, Dewasiri, N.J.<sup>1\*</sup>, Saini, A.<sup>2</sup> and Rathnasiri, M.S.H.<sup>3</sup>

<sup>1</sup> *Department of Accountancy and Finance, Faculty of Management Studies, Sabaragamuwa University of Sri Lanka, Belihuloya, Sri Lanka*

<sup>2</sup> *Shaheed Bhagath Singh College, University of Delhi, New Delhi, India*

<sup>3</sup> *Department of Marketing Management, Faculty of Management Studies, Sabaragamuwa University of Sri Lanka, Belihuloya, Sri Lanka*

*\*jyantha@mgt.sab.ac.lk*

This study aimed to determine the impact of health-related views on mobile payment adoption in Sri Lanka using the Health Belief Model and Technology Acceptance Model. The scale used to quantify each construct was based on earlier research, with modest alterations to fit the pandemic situation. An online survey was administered to acquire data from 243 undergraduates using the convenience sampling technique. Data were analysed using structural equation modelling. The findings revealed that health consciousness, perceived ease of use, and usefulness have a significant positive relationship between attitude and behavioural intention to mobile payments. Moreover, the attitude has a significant positive relationship with mobile payment usage. As the health consciousness increases, the usefulness and intention to use mobile payments are escalating. Thus, bank managers can focus on this new customer segment. Accordingly, they can use their promotional campaigns to highlight the importance of shifting toward m-payments during the pandemic times.

**Keywords:** Attitude, health consciousness, mobile payment adoption, perceived ease of use, perceived usefulness