

Factors influencing on Usage of Mobile Banking Services: With Special Reference to People's Bank

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Abstract

Though People's Bank is having around 740 branch network island wide with a customer account base of Over 13Mn (Bank Annual Report, 2015) , it has failed to reach 100% of the country population. Bank has introduced technology driven solution to address this situation with mobile banking services. Still the usage of Mobile Banking services are not satisfactory by its customers. The purpose of this study is to identify the factors affecting and level of impact of those factors towards the usage of Mobile Banking Services offers by People's Bank. The G power software was used to determine the sample size of the study and online questionnaire was sent to randomly selected people's bank customer email database of 250 in Gampaha District and fist 200 responses will be analyzed. The findings of this study will benefit to the People's Bank to promote its Mobile Banking facility among its customers and offer them efficient financial solutions through mobile devices which will save their time and money; customers are able to enjoy 24/7 hours banking services at any time anywhere. Finally, the findings could be further used for strategic decision making to increase the usage for MB Facilities.

Keywords: *Mobile Banking, Perceived Ease of Use, Perceived Usefulness, Perceived Risk*