

# Analyzing The Impact of Customers' Behavioural Intention to The Use of Mobile Banking in Sri Lanka

I.P. Amarasinghe<sup>1</sup> and S.D.P. Piyananda<sup>2</sup>

Department of Finance, University of Kelaniya, Sri Lanka<sup>1,2</sup>  
[isanka.amarasinghe508@gmail.com](mailto:isanka.amarasinghe508@gmail.com)<sup>1</sup>, [dhanushkap@kln.ac.lk](mailto:dhanushkap@kln.ac.lk)<sup>2</sup>

## ABSTRACT

**Introduction:** Providing of different types of facilities is an essential factor towards the attractiveness of the customers in banking industry in Sri Lanka. This study attempts to identify the factors that influence the customer's behavioral intention to use mobile banking applications in Sri Lanka.

**Design/Methodology/Approach:** This study observed s perceived risk, trust, ease of use, usefulness, and the relative advantage as independent variables with behavioral intention to use mobile banking applications as the dependent variable. This is a quantitative study, and the sample will select according to the convenient sampling technique and a self-administered questionnaire will use for the purpose of collecting data. Correlation analysis and regression analysis were used to analyze the collected data.

**Findings:** According to the R-square value in regression analysis 42.90% of variation in customers' behavioral intention the o use mobile banking is affected by the change in independent variables. According to moderator analysis, age has become a significant moderator on the relationships between perceived trust, perceived usefulness, and perceived ease of use with customers' behavioral intention to use mobile banking in Sri Lanka.

**Conclusion:** The result emphasizes that the overall model is statistically significant, the researcher concludes that perceived usefulness is the only variable, which reported a significant impact t customers' behavioral intention to use mobile banking and age has no significant moderation impact on the relationships between perceived risk and relative advantages with the dependent variable.

**Keywords:** *Banking, Intention, Use, Mobile, Customers.*