

## **Influencing Factors for The Adaptation of Mobile Phone Banking App Case Study for ABC Bank PLC**

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ABC Bank PLC introduced a mobile application referred as “Mobile App” software application designed to run on smart phones. The focus of this research is to evaluate influencing factors for the adoption of this mobile banking app in the context of registered retail mobile banking users of ABC Bank PLC and thereby to identify the relationship between the factors.

The conceptual frame work was developed bases on the concept of Parasuraman’s (1988) SERVQUAL model measuring the relationship between the mobile banking application and its impact on customer adaptation to the mobile banking app. According to the critical literature review five dimensions were identified as important for customer adoption to internet banking (Mobile App) namely Awareness, Reliability, Perceived Value, Ease of use and Social influences.

The research data was collected from actual mobile banking app users both customers and employees from ABC Bank PLC. The researcher was able to collect 73 positive responses to the questionnaire which was circulated among the target group. The reliability as measured by Cronbach’s alpha for the hypothesis which met the minimum requirement.

The descriptive analysis of data has been done to evaluate the research findings. The Pearson correlation and regression analysis found all 05 dimensions have a positive impact on the adaptation of mobile banking app. The R<sup>2</sup> coefficient revealed that the Social influence and Ease-of-use having highest influences.

The limitation of the study is that it was focusing on the mobile banking app uses of ABC Bank PLC, where the scope of the study is much limited. The study provides a comprehensive understanding of Influencing factors affecting the adaptation of mobile banking app at ABC bank PLC, enabling the bank to simulate Product Development and Marketing strategy.

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