

# **The Factors Affecting on Formation Customer Favorable Attitudes on Mobile Banking: with Special Reference to National Development Bank Sri Lanka**

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Providing innovative services is an important factor for the competitiveness in banking sector. National Development Bank's Mobile banking is such an innovative service. With this mobile banking facility, all National Development banking customers can make day to day banking activities more quickly than traditional banking. Mobile banking service provides mobility, convenience and speed service.

The purpose of this research is study on factors influence on formation of customer favorable attitudes on Mobile Banking. In this study, Technology Acceptance Model has employed as the basic model by adding perceived credibility and perceived cost. To fulfill the research purpose, a survey was conducted to collect primary data by using a self-administered questionnaire. The sample size was 150 respondents through convenience sampling method in non- probability sampling. In order to analyze the data, correlation and multiple linear regression analysis was used. The findings reveals perceived ease of use, perceived usefulness and perceived credibility have positive impact on customer favorable attitude formation while perceived cost not significant, when forming customer favorable attitudes on mobile banking.

**Keywords:** Customer Attitude, Technical Acceptance Model, Mobile Banking, National Development Bank Sri Lanka