Factors Impact on Perceived Adoption towards Self Service Kiosks in Sri Lankan Public Banking; Western Province

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This research paper examined the impact of consumer perceived ease of use, perceived usefulness on consumer adoption towards Self-service kiosks (SSK). Moreover, moderating impact of perceived ease of use and perceived usefulness on attitude of banking customers was also tested in this study. A conceptual model of adoption process for SSK is developed and tested among Sri Lankan public banking consumers in western province. Based on Technology Acceptance Module, A linear structural relations methodological approach is used to develop conceptual framework. The current study found that both perceived ease of use and usefulness have direct impact on adoption of SSK. Further, consumer attitude acts as a partial mediator between the relationship of consumer perceived ease of use, perceived usefulness and SSK adoption. This study has emphasized that system designers and bank managers need to consider system ease of use, perceived usefulness and consumer attitude towards technology when designing and implementing self-service kiosks system in Sri Lanka. Since all variables have moderate impact on consumer adoption it is important to consider other antecedents when designing a self-service kiosk.

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