

**Factors Affecting to Customer's Adoption of Mobile Banking in Sri Lanka:  
Special Reference to People's Bank**

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**ABSTRACT**

**Purpose:** In the modern world, mobile banking concept is most important thing in the banking industry. But in Sri Lankan context, mobile banking usage is low. To avoid this situation bank must identify what are the factors affected to customers adapting to mobile banking and bank must address directly to these factors. This study examined the effect of perceived usefulness, perceived trust, social influence, convenience, awareness and perceived risk to customer adoption of mobile banking based on People's Bank.

**Methodology:** This study was conducted in customer perspective by using people's bank customers in Colombo and Gampaha district. The study observed perceived usefulness, perceived trust, social influence, convenience, awareness and perceived risk as independent variables and mobile banking adoption as the dependent variable. This is a quantitative research study where a structured questionnaire was disseminated among more than 300 banking customers' users under convenience sampling method and 249 respondents were responding correctly.

**Findings:** The results of the study show that there is no significant influence from social influence and perceived risk on mobile banking adoption in the Sri Lanka. But according to the findings, perceived usefulness, perceived trust, convenience and awareness have significant impact of mobile banking adoption in Sri Lanka

**Conclusion:** Perceived usefulness, perceived trust, convenience and awareness have significant impact of mobile banking adoption in Sri Lanka. Further, the study has revealed that there are some limitations in the study and provided suggestions to future researchers to make an effective and reliable result from the study.

**Keywords:** *TAM, Mobile Banking, Customers Adoption, Perceived Usefulness, Perceived Trust*