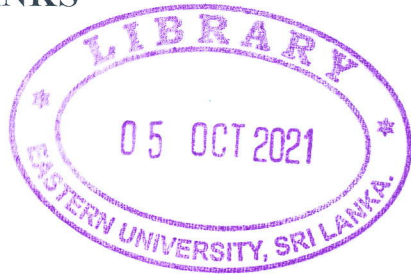


**ACCEPTANCE OF MOBILE BANKING IN COLOMBO  
DISTRICT: A COMPARATIVE STUDY BETWEEN STATE AND  
PRIVATE BANKS**



**By**

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## ABSTRACT

This study is aimed to find out the Acceptance of Mobile banking in Colombo District and it conducted as a comparative study between state and private banks. The study is conducted in Colombo District to evaluate and identify the most influential factors that are related to the Acceptance of Mobile banking. There are six determinants included in this study to be researched are perceived usefulness, perceived ease of use, perceived enjoyment, security and privacy, quality of internet connection and amount of information.

Convenience sampling procedure is used in this research based on the availability of respondents. A questionnaire is designed using Five-Point Likert Scales and distributed to the customers who are using mobile banking for their banking purposes in order to learn their opinions. Data are collected from two hundred (200) customers and analyze it using Descriptive statistics, Correlation analysis, Regression analysis and Demographic factors on Acceptance of Mobile Banking analysis. Overall, the findings in this study are supported by other studies in literatures. Since the existing literature is not sufficiently addressing the mobile banking usage by customers in Colombo district, this study is trying to fill the gap by doing an empirical study to examine the factors that influence to the use of mobile banking by customers in the Colombo district.

The results showed that there is positive significant relationship between independent variables and the dependent variable which is Acceptance of Mobile Banking. Further, there are significant impact of are perceived usefulness, perceived ease of use, perceived enjoyment, security and privacy, quality of internet connection and amount of information on Acceptance of Mobile Banking by the customers between state and private banks in Colombo district.

Based on the study results, researcher recommends to maintain the highest levels of Acceptance of Mobile Banking by keeping pace with the latest developments in the fields such as perceived usefulness, perceived ease of use, perceived enjoyment, security and privacy, quality of internet connection and amount of information in private and state banks in Colombo district.

**Keywords:** Acceptance of Mobile Banking, PU, PEOU, PE, SnP, QIC, AI

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