

# **A Study on Factors Influencing Customer Trust in and Satisfaction with Mobile Banking in Sri Lankan State Commercial Bank**

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## **Abstract**

Mobile banking has been accepted as part of daily life as it would be an effective way of providing banking and better financial services. At present in Sri Lanka, the number of mobile phone accounts is higher than the population due to the speedy development in wireless technology. While many studies have been conducted to assess customers' satisfaction with mobile banking applications, no one has addressed the ways in which the three quality factors connected with mobile banking – system quality, information quality and service quality – affect customers' trust and satisfaction in Sri Lankan perspectives. The objective of this research is to assess how these three quality factors can influence Customer trust in and satisfaction with mobile banking based on DeLone and McLean's IS success model. A survey was conducted among 287 mobile banking customers, then statistical software package SPSS 20.0 was used to analyze the data. Result of this study indicates that system quality, information quality and service quality significantly influence customers' trust and satisfaction with mobile banking.

**Keywords:** Trust, Customer satisfaction, Mobile banking, DeLone and McLean's IS success model