Factors that Effect on Employees' Adoption of Mobile Banking Services: Special reference to Mahara Divisional Secretary Office & Mahara Samson Rubber Industries Pvt (Ltd)

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ABSTRACT

Mobile banking is one of the thriving industries in modern world. It is one of the convenient ways to formulate banking activities within short time. In Sri Lanka; there is a new trend for adoption of mobile banking as volume of transactions has been increased each and every year. However, its volume of transactions is relatively lower than the volume of transactions of online banking. In Sri Lankan context; there is a gap in literature because there were few studies which have considered the factors that effect on adoption of mobile banking under occupational context. This study investigates the factors that effect on employees' adoption of mobile banking services and the relationship between the factors. Descriptive Analysis examines the demographic profile and Correlation Analysis, Multiple Regression Analysis examine how Perceived Ease of Use, Perceived Usefulness, Perceived Risk and Perceived Trust effect on the dependent variable of Employees' adoption of mobile banking services. The Correlation Analysis concludes that all the independent variables have strong positive relationship with the dependent variable and Multiple Regression Analysis revealed that except Perceived Risk; all other independent variables have significant and positive relationship between the dependent variable. The R square value of the model was 0.584. It indicates that the dependent variable is described by 58% through PEOU, PR, and PT. The findings of this study conclude that banks and software engineers can develop banking apps and attract employees towards mobile banking services by considering Perceived Trust, Perceived Ease of Use and Perceived Usefulness.

01. Introduction

The Banking sector is one of the tremendous sectors in the world. The word of Bank is originated from the French word of "Banqui and Italian word of "Banca". It is called as the bench for financial purposes specially lending, keeping and exchanging money coins in the market place by money buyers and money sellers (Smriti Chand (Khot, 2019) (Khot, 2019) (Khot, 2019) (Khot, 2019)). According to Investopedia, Bank is considered as the financial institution which licensed to receive deposits and make loans. It provides credit facilities for people and corporations. So, Banks are called as the profit making institutions by charging more interest to borrowers that they deposit in savings accounts.

When considering evolution of the banking industry; its origination was dated back to 2000BC. In history, it revealed that merchant banker was the first stage of the evolution of banking system. This system was including commodities for trading than money because it was established with merchants to make grains loans for farmers while carrying goods between cities in the areas of Assyria and Babylonia. During the Roman Empire and Greece; temples had been used as institutions for providing loans and accepting deposits from people. The next stage of the evolution of banking system was the goldsmiths. The term of Banks was used after 1640 as a result of goldsmiths. Goldsmiths were the persons who protected gold and jewellary of people. Merchants started to keep their bullion, money and ornaments in their care. As a result gold smith started to charge something for taking care of money and bullion. So, they issued a receipt and coins and gold that gold smith received; they did not include any mark as a result gold smith started to lend these coins. Money lender was considered as the next stage of evolution of banking system. In this stage gold smiths understood that withdrawals of coins were much less than the average of the savings. So, they have charged amount of interest for the loans. Thus,

goldsmith and money lenders became bankers who started performing the two transactions of traditional banking. That is how banking system was evaluated to traditional banking (Smriti Chand). As a result of industrial revolution banking sector have enlarged the services that they offering to customers. During 17th century banking system was spilt in the Europeans region and in 18 the century banking sector was begun with not only private banks but also central banks.

With the improvement of technology in banking sector banks have become most radically transformation sector in the world (Sajeewani & Lakshika, 2019) . Hence, modern banking has come up with variety of services which fulfill the limitations in traditional banking. When considering history of the banking technology, it revealed that banks have come a long way from wire transfers to wireless banking. Transfers (1871) was the first technological advancement of banking sector. It was introduced in Western Europe under the telegram technology. In 1910 banking technology has moved top routing numbers for personal checks. American Bankers Association has introduced standardized slips. In later, credit cards were introduced in 1950s to do financial transactions. Banking industry has again stepped into a novel experience. It was the establishment of Automated Teller Technology in 1967. However, it could be done only with the presence of customers. Later, banking industry has searched comfortable way to do banking activities. As a result, in 1983 Scotland provided customers to do banking activities via internet with use of telephones and televisions. It was called as Tele Banking. As a result of increasing the growth of home internet, banks have introduced online banking in 1990s. So, work with online banking users need to have Wi Fi connections and laptops. With the improvement of technology in mobile phones; smart phones have taken vital role in the present world. Then Banking Authorities have offered "any

time anywhere access tool"; it is Mobile banking.

Mobile banking is one of the modern ways to do financial transactions even in both rural and urban areas. It is considered as the third era of technology innovation (Khot, 2019). Mobile Banking is an application of mobile accession which provides the customers the required support to bank anywhere, anytime with a hand used mobile gadget & via a facility such as Short term Message Service (Gomathinayam, Bharrathi, & Azhakappan, 2019). It is the mode which connected to the bank via mobile phones. When the mobile web was introduced; mobile banking was introduced through Wireless Application Protocol (Sajeewani & Lakshika, 2019). In

today specific programmes called mobile applications have improved due to the massive usage of smart phones to do mobile banking.

According to the Central Bank of Sri Lanka (2021), there are 24 Licensed Commercial Banks. They are both domestic and foreign banks. There are 6185 branches have been split throughout the country (Sajeewani & Lakshika, 2019). At present; Sri Lanka has recorded massive growth of internet penetration and smart phone users. The internet penetration in Sri Lanka has increased at 47% in January 2020. At present it has dramatically progressed up to 67% in 2023.
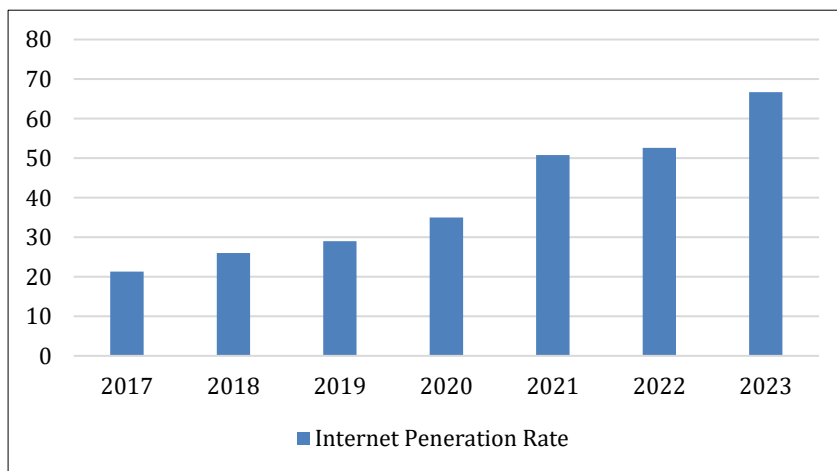

Figure 01. Internet Penetration Rate of Sri Lanka from 2017-2023 (Datareporta, l2021)

However, Sri Lanka has recorded lowest growth of internet usage country in Asia when compare India, Bangladesh, and Singapore. There are 0.2% of internet users in Sri Lanka as percentage of Asia and internet penetration percentage is 37.1%. Though, Singapore has little population internet penetration percentage is 87.7% which is higher than Sri Lanka (Stats, 2021). Sought to examine mobile phone subscribers of Sri Lanka; it revealed that there was a growth of mobile subscriptions in Sri Lanka. Also, mobile phones were used as the part and

parcel portable for internet activities rather than using fixed internet facility. Though, Sri Lankan population is 21.86 million in January 2023 there are 36.18 millions of mobile connections in Sri Lanka. The numbers of mobile phones in Sri Lanka are equivalent to 165.5% of the total population. It highlights that most people have more than one mobile connection. The below graph shows; the smartphone adoption of Sri Lanka. It revealed that there was a massive growth of smartphone users.

Table 01. Computer Literacy & Digital Literacy in Sri Lanka 2020 (Department of Census and Statistics, 2020)

Gender/Sector		Computer Literacy (%)	Digital Literacy (%)
Sri Lanka		32	49.5
Gender	Male	33.9	53
	Female	30.4	46.2
Sector	Urban	43.5	65.0
	Rural	30.7	47.6
	Estate	12.1	23.1

Mobile Banking technology has been growing very fast in Sri Lanka. Major cellular network provider announced that they are wishing to provide 5G internet connection. Therefore, banking sector of Sri Lanka invested large amount of money to provide in development and maintenance of such mobile banking system. Nearly, mobile banking services are provided by both state and foreign Commercial Banks in Sri Lanka. People's Wave App, Combank Digital, HNB Mobile Banking, and BOC Smart pay, SEYLAN Mobile Banking App & Nations Mobile Banking Apps are some examples of Mobile banking applications in Sri Lanka. Mobile phone banking volume of transactions has been increased each and every year in Sri Lanka. However, its volume of transactions is relatively lower than the volume of transactions of online banking.

In this modern world most of people don't like to waste their time at a bank for financial transactions especially youngest customers. The reason behind that is mobile banking provides lots of advantages. One is, it is an easy method to access any time anywhere. Also, it provides facility to pay bills at any time by saving valuable time. It is one of the cost-effective methods when compare to other tools. Though, mobile banking provides lots of advantages we can see there has been limited adoption of mobile banking in Sri Lanka when compare to other developed countries like USA and China (Nawaz & Yamin, 2018). The above graph concluded that, Sri Lanka has good digital literacy than

computer literacy. The computer literacy rate has increase to 35.7% and digital literacy rates increased to 57% in 2022. However, there is limited adoption on mobile banking services in Sri Lanka. We can see some challenges and issues related to this limited adoption. Poor awareness, poor design of applications, traditional cash –carry- culture risk, security concerns which is included in financial transactions and complexity were some factors which creating challenges for the limited adoption of mobile banking services in Sri Lanka (Kumari, 2015). Also, some people believe that mobile banking includes transaction cost. This transaction cost includes form of bank charges, network charges and sending SMS and mobile device cost (Ayoobkhan, 2018). Youth have good digital literacy but there is lack of youth adoption for mobile banking services (Sajeewani & Lakshika, 2019).

Even though, people were aware on e-banking services most of them have not shown their interest on these facilities. Many studies have been done to reveal about the adoption or use of online banking, mobile banking & telephone banking. Those studies have been indicated that perceived usefulness, perceived ease of use, perceived risk & trusts were some factors which contribute for adoption of m-banking. In Sri Lankan context we can see there is a gap in literature because there were few studies which have considered the factors that impact on adoption of mobile banking under occupational context. Therefore, this study

was filling the gap in existing literature. This study was done with giving special reference to Mahara Divisional Secretary Office and Mahara Samson Rubber Industries Private Limited which represent both mobile banking customers in public and private institutions. Finally, this study was helpful to Banking Authorities to provide better services to their customers under conservative manner.

02. Materials and Methods

The conceptual framework is derived by reviewing the literature as given below. When considering previous literature; Technology Acceptance Model (TAM) has been used in most of the studies. TAM explored that how the behavior of intention to accept computer technology. Perceived Usefulness, Perceived Ease of Use was considered as the most influencing factors in TAM.

Perceived Usefulness: It is the key factor in Technology Acceptance Model. Its meaning says that when using particular system; it will help to enhance the job performance. Perceived Usefulness was considered as most significant factor to adopt mobile banking. But some studies revealed that perceived usefulness has a lowest influence on customers' intention to use mobile banking (Nawaz & Yamin, 2018). To examine the real influence; Perceived Usefulness has been selected.

Perceived Ease of Use: This is also another significant factor in Technology Acceptance Model. This says that person believes that a particular system that he/she uses; it is free of effort. It is considered as most important factor that impact on mobile banking adoption.

Perceived Risk: Perceived Risk can be defined as "the user's subjective expectation of suffering a loss in pursuit of a desired outcome''. It has negative influence for mobile banking adoption (Ravichandran, Bandaralage, & Madana, 2016). But according to Lakshika & Sajeewanie (2019), they revealed that perceived risk was most influential factor that impact on customer's behavioral intention to use mobile banking. To check real relationship; Perceived Risk will be selected.

Perceived Trust: This plays critical role on the ideas of consumer and view on mobile banking. It is somewhat difficult to build trust on the banks. It is long time relation. So, Perceived Trust means that customers believe that a selected group action will take place in proper manner by giving good assurance. According to Nawaz & Yamin; they concluded that Perceived Trust made positive and significant influence on customers' behavioural intention to use mobile banking (Nawaz & Yamin, 2018).

2.2 Conceptual Framework

In this study Technology Acceptance Model has been used and it has been extended to determine the independent variables. So, in this study; Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Perceived Trust are taken as the factors that effect on employees' adoption of mobile banking services by reviewing previous studies. The conceptual framework as follows.

2.3 Study Area

This study was done by giving special reference both public and private institutions.Mahara Divisional Secretary Office is selected to represent public institution which is belonged to Western Province in Gampaha District. The reason for selecting this institution is because there are over 100 employees working in this by covering various areas in Gampaha District. To represent private institution; Mahara Samson Rubber Industries Pvt (Ltd) was selected. It was helpful to take actual behavior of employees regarding the above factors under various demographic profiles and study was tested how these factors impact on employees' adoption of mobile banking services.
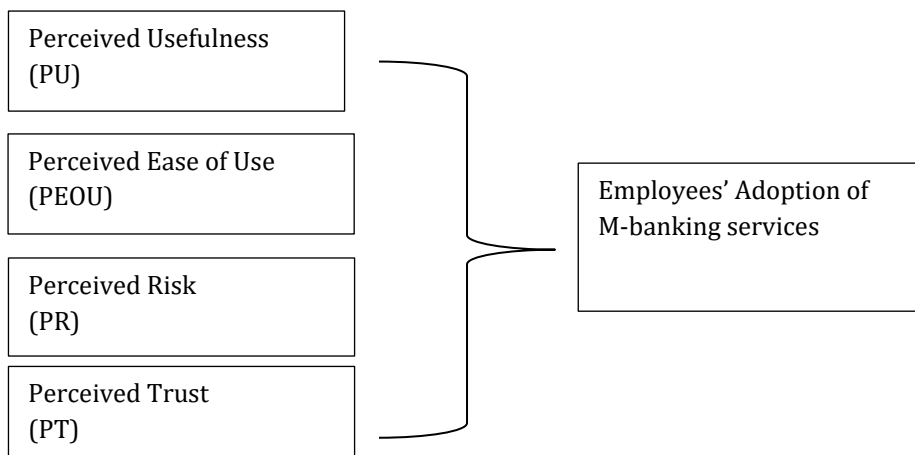
Figure 03. Conceptual Framework

2.4 Study Sample

In this study; probability sampling technique was used. Population is selected under simple random sampling method. Normally in Regression Analysis one 30 sample size denotes one variable. In here this study was focused the four variables. Therefore 200 sample size was selected. 100 respondents from Mahara Divisional Secretary Office and 100 respondents from Mahara Samson Rubber Industry were selected.

2.5 Primary Data Collection

This study used a structured questionnaire to gather data for quantitative testing of the conceptual framework. The questionnaire items were developed based on the previous literature. It includes two main sections. First section is a nominal scale and the second section is on a 5¬-point Likert scales ranging from strongly disagree to strongly agree. Section A is a collection of interviewees' demographic data. Section B is based on the independent variables namely perceived

usefulness, perceived ease of use, perceived risk, perceived trust and the dependent variable of employees' adoption of mobile banking services.The population of this study was the employees who have an ability to use mobile banking app with their mobile device.

Simple random sampling was used to gather data of 170 respondents from different positions at Mahara Divisional Secretary Office and Mahara Samson Rubber industry. A total of 200 self-administered questionnaire forms were given to the employees at the above two institutions but only 170 questionnaires were only returned. So, 170 questionnaires were used for data analysis. The collected data were analyzed by using statistical computer software of SPSS Version 20. This study was examined the reliability, validity and measurements which followed by the multiple linear regression analysis.

2.6 Data Analysis Tools

Multiple Regression Analysis will be applied to determine the significance level of the variables for employees' adoption of mobile banking services individually. On the regression analysis; it identifies how one variable effects another or changes in a variable trigger changes in another, essentially cause and effect. In this analysis it examines how the variables affect each other. In this study multiple regression analysis was used to test Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Perceived Trust which are the independent variables impact on the dependent variable;

Employees' adoption of mobile banking services. Through this we can see how each and every independent variables influence in dependent variable.

The basic regression equation for this model will be as follow;

$$Y= \beta_0 +\beta_1 PU+ \beta_2 PEU + \beta_3 PR+ \beta_4 PT+ ei$$
Y= Employees' adoption of mobile banking services
PU= Perceived Usefulness
PEOU= Perceived Ease of Use
PR= Perceived Risk
 PT= Perceived Trust
ei = Error Term

The table 02 depicts the different statistical methods used to measure each objective.

03. Results and Discussion

3.1 Demographic Profile of the selected sample

For the current study the data was collected from the employees who are working at Mahara Divisional Secretary Office and Mahara Samson Rubber Industry. Only mobile banking users were selected under the random sampling technique. The table 03 describes the demographic characteristics of the respondents who participated in this survey. According to that most of the participants are Female, it is around 93 (54.7%) and Male participants are 77 (45.3%). There 73 employees from government sector and 97 employees from private sector were participated for this study. According to table 03, it depicts the education has played important role for employees' adoption of m-banking services. Specially, there is 8.2% of usage of m-banking services among respondents who are holding G.E.C Ordinary level qualification in this study. While around 41.2% of respondents are studied up to Advanced level and hold Bachelor degree. Most of the respondents in this study were supervisors, development officers and it is 52.9%. Also, there is 9.4% of respondents are holding Master degree. This table further revealed that most of employees preferred method to use mobile banking through mobile app and it is 75.9 %. Also, there are 24.1% employees do mobile banking activities by using banking website in this study.

3.2 Correlation Analysis

The Pearson Correlation analysis was done and the effectiveness of the analysis is shown in in table 04

Table 02. Objectives and Statistical Method

Objectives	Statistical Method
To examine the effect of perceived usefulness on employees' adoption of m-banking.	Multiple Regression
To examine the effect of perceived ease of use on employees' adoption of m-banking.	Multiple Regression
To examine the effect of perceived risk on employees' adoption of m-banking.	Multiple Regression
To examine the effect of perceived trust on employees' adoption of m-banking.	Multiple Regression

Table 03. Demographic Profile of the Respondents

Description	Frequency	Percent
Gender		
Male	77	45.3
Female	93	54.7
Sector		
Government	73	42.9
Private	97	61.1
Position		
Executive/Administrative	11	6.5
Director/Manager/Accountant	14	8.2
Supervisor/Development Officer	90	52.9
Machine Operator/ Clerk/Labour	55	32.3
Education		
Ordinary Level	14	8.2
Advanced Level	70	41.2
Bachelor Degree	70	41.2
Master Degree	16	9.4
Mode		
Banking Web Site	41	24.1
Mobile App	129	75.9

Table 04. Pearson Correlation Analysis

		V_E_M_ADO	Age	Income	V_PU	V_PEOU	V_PR	V_PT
V_E_M_ADO	**Pearson Correlation**	1	-.046	.006	.644**	.642**	.600**	.658**
	Sig. (2-tailed)		.555	.934	.000	.000	.000	.000
	N	170	170	170	170	170	170	170
Age	**Pearson Correlation**	-.046	1	.121	-.187*	-.118	.004	-.053
	Sig. (2-tailed)	.555		.116	.015	.126	.954	.494
	N	170	170	170	170	170	170	170
Income	**Pearson Correlation**	.006	.121	1	-.026	-.020	-.078	-.094
	Sig. (2-tailed)	.934	.116		.735	.798	.309	.223
	N	170	170	170	170	170	170	170
V_PU	**Pearson Correlation**	.644**	-.187*	-.026	1	.667**	.506**	.563**
	Sig. (2-tailed)	.000	.015	.735		.000	.000	.000
	N	170	170	170	170	170	170	170
V_PEOU	**Pearson Correlation**	.642**	-.118	-.020	.667**	1	.510**	.530**
	Sig. (2-tailed)	.000	.126	.798	.000		.000	.000
	N	170	170	170	170	170	170	170
V_PR	**Pearson Correlation**	.600**	.004	-.078	.506**	.510**	1	.854**

	Sig. (2-tailed)	.000	.954	.309	.000	.000		.000
	N	170	170	170	170	170	170	170
V_PT	**Pearson Correlation**	.658**	-.053	-.094	.563**	.530**	.854**	1
	Sig. (2-tailed)	.000	.494	.223	.000	.000	.000	
	N	170	170	170	170	170	170	170
**. Correlation is significant at the 0.01 level (2-tailed).								

The above table indicates that Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Risk (PR), Perceived Trust (PT) are significantly correlates with Employees' adoption of M-banking (E_M_ADO) at 0.001. However, Age and Income didn't display correlation with Employees' adoption of M-banking because their significant values are greater than 0.001. It revealed age and income are not decisive factors for employees to adopt m-banking services.

So, the items of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Trust were shown that there were internally reliable and demonstrated a sufficient level of validity. According the Pearson Correlation Coefficient Perceived Usefulness represents 0.644 relationship with Employees' adoption of M- banking. Perceived Ease of Use has a 0.642 relationship with dependent variable.

Perceived Risk indicates 0.600 and Perceived Trust represent 0.658 relationship with the dependent variable of Employees' adoption of m-banking. The p-value of all the variables was 0.000 which were less than 0.05. It depicts the data has a strong correlation and it is significant.

3.3 Test of Hypothesis

H1: Perceived usefulness has an effect on employees' adoption of m-banking services.
H2: Perceived ease of use has an effect on employees' adoption of m-banking services.
H3: Perceived risk has an effect on employees' adoption of m-banking services.

H4: received trust has an effect on employees' adoption of m-banking services.

The research model was shown in conceptual frame work which was tested using SPSS software. Regression analysis was conducted to test the hypothesis mentioned in the previous chapter. No significant correlation was found between the respondents' gender, sector, mode, age, income education, position and the dependent variable. Therefore, demographic variables were dropped from further analysis.

As depicted in the table 05, the R-squared value is 0.584; this implies that the four independent variables explained about 58.4% of the Employees' adoption of M-banking. The corresponding p-value is highly significant (.000) or lower than the alpha value of 0.05. This confirms that there is a linear relationship between employees' adoption of M-banking and perceived usefulness, perceived ease of use, perceived risk & perceived trust. The table 06 displays the regression analysis for the dependent variable of Employees' Adoption of M-banking.

According to the table 06, perceived trust can be identified as the most influential factor for the employees' adoption of M-banking with the highest positive beta value of 0. 382. This support Hypothesis 4 (H4). The second largest beta coefficient is for perceived ease of use (0.294) and p-value is also significant. That means perceived ease of use has a significant influence on employees' adoption of M-banking. This supports Hypothesis 2 (H2). The third highest beta coefficient is 0.264, it is perceived to be useful. Its p-value

is also significant, and this supports Hypothesis 1 (H1). However, Perceived risk is not displaying significant relationship between dependent variable of employees'

adoption of M-banking because its p-value is greater than 0.05. Hence, this result does not support Hypothesis 3 (H3).

Table 05. R Square Value

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.764[a]	.584	.574	.42405	2.024

a. Predictors: (Constant), V_PT, V_PEOU, V_PU, V_PR
b. Dependent Variable: V_E_M_ADO

Table 06. Anova Table

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	**Regression**	41.718	4	10.429	57.999	.000[b]
	Residual	29.671	165	.180		
	Total	71.388	169			
a. Dependent Variable: V_E_M_ADO						
b. Predictors: (Constant), V_PT, V_PEOU, V_PU, V_PR						

04. Conclusions and Recommendations
4.1 Conclusion

This research indicated the extension of the Technology Acceptance Model. Both descriptive and quantitative statistical methods were successfully employed in this study. By using Pearson's Correlation Analysis; it was found that Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Perceived Trust have significant relationship with dependent variable of Employees' Adoption of Mobile Banking Services. However, according to the Multiple Regression Analysis it revealed that all the independent variables except Perceived Risk are positively and significantly influence on Employees' Adoption of Mobile Banking Services. According to the estimated regression; Perceived Usefulness, Perceived Ease of Use and Perceived Trust have significant and positively influence on Employees' Adoption of Mobile Banking Services. The R-square value was 0.583 and it

said that Perceived Usefulness, Perceived Ease of Use and Perceived Trust can explain the Employees' Adoption of Mobile Banking Services by 58.3%. Perceived Trust was considered as the most influential factor for Employees' Adoption of Mobile Banking Services. Secondly, most influential factor was Perceived Ease of Use and thirdly the Perceived Usefulness. For further justification from the results of hypotheses test, it revealed that except the variable of Perceived Risk other three variables (Perceived Usefulness, Perceived Ease of Use, and Perceived Trust) were significant because their p-value was less than 0.05. Finally, banks and software engineers can develop banking apps by considering Perceived Trust, Perceived Ease of Use and Perceived Usefulness to attract employees towards mobile banking services. Therefore, software engineers and web developers should create mobile banking apps under user friendly manner by considering above three factors.

4.2 Managerial Implications

The findings of this study can be embraced by decision makers at banking industry in order to enhance the adoption of mobile banking services among employees in Sri Lanka. This can be done by considering the different variables from each extended model of Technology Acceptance which have proven to be significant over the mobile banking adoption. Hence, bankers can consider Perceived Usefulness, Perceived Ease of Use, and Perceived Trust in this study. Perceived Trust was the variable which was found to be the most significant within the context of this study. Accordingly, the importance of making the mobile banking system as trustworthy for the employees who are using mobile banking services were emphasized.

Next factor was the Perceived Ease of Use. This is also another significant factor in Technology Acceptance Model. This says that person believes that a particular system that he/she use; it is free of effort. Banks and software make companies should design mobile banking applications which can be used easily free of effort.

Perceived Usefulness is the next factor which is significantly affects the Employees' Adoption of Mobile Banking Services. This helps to adopt higher level of employees towards mobile banking services. According to this study, Perceived Usefulness is positively related with Employees' Adoption of Mobile Banking Services. Banks and software making authorities should consider the terms of usefulness of mobile banking services. If there are more uses when using mobile banking then it will lead to increase the employees' adoption. Currently, mobile banking has become an influential factor in the banking field of process. Therefore, through the implications shown in this study banks can improve employees towards mobile banking services more and can enhance the quality of mobile banking services.

4.3 Recommendation

The sample size of this study was limited to one public institution and one private institution in Gampaha District. So, future researchers should consider more public and private institutions in Gampaha District and all other districts in Sri Lanka to generalize the results of the study. This study did not explain intensively the effect of demographic variables. So, future research should be carried out by considering the influence of demographic variables to adopt employees' towards m-banking services.

This study only considers four factors that impact on employees' adoption of mobile banking services. They are perceived usefulness, perceived ease of use, perceived risk and perceived trust. But there are more additional factors which may impact on employees' adoption of mobile banking services. Future researchers should do more studies regarding the topic by considering other factors. Further research should be done regarding this topic under qualitative approach by including grounded theory or case study research to gain in-depth understanding of factor that effect on employees' adoption of mobile banking services.

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