Factors Affecting the Adoption of Mobile Banking: Sample of Turkey

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Abstract— **Rapid developments in communication technologies make fundamental changes in the behavior of people while performing basic tasks. Mobile banking (m-banking) as an innovative product of mobile industry is becoming more common to reduce and manage time-intensive banking affairs. Understanding the primary determinants of mobile banking adoption is significant for banks and users. This study investigates seven factors that affect implementation and adoption of m-banking by Turkish consumers. Perceived usefulness, perceived ease of use, security and privacy, compatibility, social influence, facilitating conditions and perceived cost were measured to identify their predictor roles for the use of m-banking. 128 valid data were collected in order the test our conceptual model. Seven hypotheses were tested. It was found that perceived usefulness, compatibility, and social influence have positive impact on mobile banking adoption in Turkey.**

Keywords— **Mobile banking, Technology acceptance model, Information technology adoption, User acceptance, Turkey.**

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