

**FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING TECHNOLOGY BY  
BANKCUSTOMERS IN MACHAKOS TOWN**

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## ABSTRACT

This study sought to identify and investigate the factors which influence customer's decision to use mobile banking in Kenya with a particular interest in Machakos town. A descriptive research design was employed. The study targeted a population of 116,800 bank customers from three commercial banks purposively selected for this study, from which a convenient sample of 399 customers were selected. The formula by Israel (1992) which was used to calculate the sample. To collect data, the researcher used a closed ended structured questionnaire that were personally administered to the respondents. Data was analysed using descriptive and inferential statistics. This analysis focused on establishing the influence of bank factors, individual customer characteristics, and availability of infrastructure, on adoption of mobile banking technology. An analysis on the association between the bank factors, individual customer characteristics and availability of infrastructure (independent) and Mobile banking adoption (dependent) established that there is a strong positive correlation between bank factors, individual customer characteristics and availability of infrastructure (independent) variables and adoption of M-banking(dependent) with individual customer characteristics having a closer association compared to the others. The factor with the least association was the availability of infrastructure. The positive correlation implies that there is a significant association between the independent variables and adoption of M-banking implying an increase in any of the independent variables will cause a positive increase in adoption of M-banking and vice versa

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**Keywords:** Mobile banking, Adoption, M-banking technology

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