



## Factors Influencing the Adoption of Mobile Payments Among Generation Z in the Western Province of Sri Lanka

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### Abstract

Rapid advances in information and communication technology and the widespread use of e-commerce have significantly increased the use of mobile phones worldwide, and the COVID-19 pandemic has further accelerated this trend. The number of mobile phone connections in Sri Lanka has now surpassed the population. However, the lack of mobile payment popularity is a problem, highlighting the critical need to understand the factors influencing mobile payment adoption. This study aims to investigate the mobile payment adoption (AMP) determinants of Generation Z in the Western Province of Sri Lanka. A deductive strategy was used within a quantitative research framework. Data were collected through an online structured questionnaire using a convenience sampling method, and 386 responses were received. The independent variables were performance expectancy, facilitating conditions, social influence, perceived technology safety, and hedonic motivation, which were selected based on relevance to technology adoption theories and existing literature. Correlation and regression analyses indicate a strong relationship between mobile payment adoption and the aforementioned independent variables. ANOVA confirmed the significance of the overall model, with coefficients indicating positive and significant effects consistent with the study's hypotheses. Notably, hedonic motivation emerged as a particularly influential factor in adopting mobile payments among Generation Z, with a strong preference for mobile payments due to utilitarian and hedonic factors. These insights contribute to existing knowledge on mobile payments and provide valuable implications for businesses and policymakers aiming to improve mobile payment systems and increase their adoption.

**Keywords:** Generation Z, Hedonic Motivation, Mobile Payments Adoption, Perceived Technology Security, Social Influence.

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