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Abstract

Nowadays banking through mobile is vital for the individuals who are busy with their occupations furthermore for the individuals who are employed. The reason behind this study is to inspect the factors that influence the people to adopt mobile banking as the tool for their banking purpose. This observational review tried to examine the pertinence of the expansion of the eminent structure of Technology Acceptance Model (TAM) in determining the factors that influence mobile banking. Data was collected through a structured questionnaire that was distributed among different positions of people such as lecturers, students, technicians, administrative staff and the helpers in one of the college in Oman. The model was tested in a review led in this college. From the sample of 548 individuals, we applied Factor Analysis and Composite Reliability to test the reliability of the proposed model. The study findings were presented in form of tables that will reflect summary statistics .It was established that, there exists a strong, positive, and significant relationship between relative advantage and adoption of mobile banking. The empirical conclusion of this study is that the intention of the individuals to adopt mobile banking was considerably influenced by financial cost, trust, perceived risk and

self-efficacy.

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Keywords

mobile banking, Oman, trust, perceived risk, self-efficacy.