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## TECHNOLOGY ACCEPTANCE OF CARD-LESS CASH WITHDRAWAL SYSTEM AMONG THE UNIVERSITY STUDENTS IN COLOMBO DISTRICT

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### ABSTRACT

The study focuses the further conceptual development of beliefs based measures in technology acceptance of the card-less cash withdrawal system, among the university students in Colombo district, Sri Lanka. This study provides valuable insights on managerial interventions and controls for better organizational cash withdrawal system that can lead to greater acceptance and effective utilization. Unlike most preceding studies that has focused on only a limited aspect of beliefs based measures, this research provides a more comprehensive conceptual structure that emphasizes the effects of various elements such as innovativeness and eco-friendliness. The research assesses the nomological validity of the conceptualization by integrating the theories, technology acceptance model (TAM), theory of planned behavior (TPB), unified theory of acceptance (UTAUT) and diffusion of innovation theory (DIT) in a voluntary environment. To produce more sturdy and innovative results, the research first confirms the influence of conventional variables on system acceptance. Secondly, it emphasizes the influence of newly added constructs. University students in Colombo, Sri Lanka being considered as the target population and the model of this study will be tested with a field sample of 400 students. The population is stratified into 4 distinct student categories (universities); thereafter subjects are drawn disproportionate to their original numbers in the population. An instrument with 7-point likert scale measures, is used to obtain responses. The structural equation model is applied to analyze the relationships demarcated in the theoretical model of the study. Subsequently, the hypothesis “factors associated with technology acceptance of Card-less cash withdrawal system, among the university students in Colombo will be substantiated, by emphasizing the relationship among prior factors, antecedent factors and consequent factors. The factors which are highly influential to enhance the level of technology acceptance of Card-less ATM will be filtered out at the end.

**Keywords:** Technology Acceptance, Diffusion, TPB, TAM, UTAUT, E-learning, KLAS