

Public Abstract

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There's an app for that! Thanks to smartphone penetration, one technological revolution has spawned the creation of countless mobile innovations, including mobile banking which allows users to manage their finances from their mobile device. Knowing what drives the rate of mobile banking adoption can help financial institutions target and convert non-users and improve their overall customer experience. This thesis highlights the relevance of mobile banking through the theoretical framework of Everett Rogers' Diffusion of Innovations and explores potential drivers of mobile banking adoption. Results from the survey reveal the demographic and attitudinal characteristics of mobile banking users who are at least 18 years of age and reside in the United States.