

عنوان مقاله:

PATTERN OF ELECTRONIC CASH ADOPTION IN IRAN: DEVELOPMENT OF TECHNOLOGY ACCEPTANCE MODEL

محل انتشار:

پنجمین کنفرانس بین المللی تجارت الکترونیک در کشورهای در حال توسعه (سال: 1389)

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خلاصه مقاله:

The future of e-commerce depends to a great extent on the appropriate development and diffusion of e-money. Electronic money has the potential to take over from cash as the primary means of making small-value payments and could make such transactions easier and cheaper for both consumers and merchants. One important factor influencing the succession of e-money development is customer acceptance. This paper examines the consumer reactions to the various e-money initiatives in developing countries. The results of the study report some issues concerning the adoption of electronic money within the context of Iran Internet Banking services related to accomplish electronic money transaction. The research main framework is based on the extension of Technology Acceptance Model (TAM). Although this model is appropriate for developed countries, but it does not completely match developing countries situation like Iran, so in this paper we will expand this model with some new consistent variables just like Trust, Affects and Subjective norms. Theory was developed to identify factors that would influence the adoption of electronic cash. Survey was conducted to gather the data. Partial Least square was used to examine the entire pattern of intercorrelations among the construct and to test related propositions empirically. The study population for this research consists of five regional zone including people with at least BA degrees in related fields (It, computer, economics, business management, etc). Results show that these added factors to basic model significantly influence customers' intention toward adoption of electronic cash in Iran. Theoretical contributions and practical implications of the findings are discussed and suggestions for future research are presented.

کلمات کلیدی:

Electronic cash, TAM, Usefulness, Ease of Use, Trust, Sentiments, Subjective Norms

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