

عنوان مقاله:

The influences of Marketing Activities And Personal Competence On The Intention To Adopt Digital Banking

محل انتشار:

سومین کنفرانس بین المللی نوآوری در مدیریت کسب و کار و اقتصاد (سال: 1401)

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خلاصه مقاله:

Purpose: This study discusses the relationship between variables on bank customers' adoption of digital banking. Comprehensively, this study aims to determine the customer's interest in using Digital Banking based on the Technology Adoption Model (TAM) theory with Bank Marketing Activities (BMA) and Bank's Personal Competence (BPC) variables. **Methods:** This study uses a quantitative approach with ۲۷۱ respondents. The analysis technique in this study is the Structural Equation Model (SEM) using the IBM AMOS ۲۶ program. **Results:** The results of this study found three main results. First, BMA and BPC can increase interest in using digital banking if only by creating factors of perceived ease of use and perceived usefulness in the minds of customers. Perceived ease of use will arise if the bank's digital application has clear instructions and does not cause a burden during use. Meanwhile, perceived usefulness will occur if digital applications can improve performance and accelerate customer work. Second, BPC is proven to be more effective in increasing perceived ease of use. Meanwhile, BMA has relatively the same effectiveness in influencing perceived ease of use and perceived usefulness. Third, bank marketing, which is considered the most important, is personnel experience, service alertness in assisting the use of new technology, and conveying dissatisfaction. Meanwhile, the competencies of bank personnel that are considered a priority are the response to customer needs and requests, the ability to solve problems quickly, and ethical and enthusiastic personnel.

کلمات کلیدی:

Bank marketing, personal competence, perceived usefulness

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