

عنوان مقاله:

Level of Trust in Digital Banking Acceptance: Technology Acceptance Model Study and Enjoyment Perspective

محل انتشار:

نشریه بین المللی مدیریت، حسابداری و اقتصاد، دوره 11، شماره 8 (سال: 1403)

تعداد صفحات اصل مقاله: 18

نویسندگان:

Citra Diana - Department : Department of Accounting University/Institution : University Swadaya Gunung Jati

Icha Radisa - Department : Department of Accounting University/Institution : University of Swadaya Gunung Jati

Dwi Widyasari - Department : Department of Accounting University/Institution : University of Swadaya Gunung Jati

Andi Wahyuni - Department : Faculty of Economic and Business Administration University/Institution : University of Szeged and Department :
Department of Accounting University/Institution : Politeknik Negeri Ujung Pandang

Arinal Muna - Department : Department of Accounting University/Institution : University of Swadaya Gunung Jati

خلاصه مقاله:

Technological advancements have significantly affected the digitalization of financial payment systems, particularly within the banking sector. This study aims to investigate the influence of perceived usefulness (PU), perceived ease of use (PEOU), and perceived enjoyment (PE) on the intention to adopt digital banking through the lens of trust. Utilizing a mixed-methods approach, the research involved the distribution of an online survey to ۱۵۸ respondents based on the technology acceptance model (TAM), followed by interviews with ۳۰ participants to gain deeper insight into digital banking adoption intentions and trust in technology. Data analysis was conducted using a structural equation model with Smart PLS ۴.۰, alongside interviews. Finding revealed that PU does not have a significant influence on user trust regarding digital banking intentions, whereas PEOU and PE positively affect trust and intention to use digital banking. Furthermore, the study found that the trust factor serves as a key driver in fostering user confidence in accepting technology, thereby influencing their intention to utilize digital banking services. For practical implication, financial institutions are encouraged to enhance digital banking platforms through innovative features, thereby solidifying their role as service providers and fostering user trust. Moreover, this study contributes to advancing the theoretical framework of TAM by incorporating usability, ease of use, convenience, and user trust within the context of digital banking.

کلمات کلیدی:

Digital Banking, Perspective Enjoyment, Technology Acceptance Model, Trust

لینک ثابت مقاله در پایگاه سیویلیکا:

<https://civilica.com/doc/2060124>

