

عنوان مقاله:

The Intention of Mobile Banking in Malaysia based on the UTAUT Model and its Empirical Evidence

محل انتشار:

نهمین کنفرانس بین المللی اقتصاد و مدیریت (سال: 1395)

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خلاصه مقاله:

Rapid advances in the field of wireless technology plus the vast ownership base of cell phones have led banks to invest substantially in developing mobile banking. Though the rate at which mobile banking has been embraced is still significantly lower than expectations. As such, there is an obvious need to initiate research to determine the factors that would have a positive effect on the adoption of mobile banking. To address this issue, present study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) to recognize these factors and their impact on the adoption of mobile banking. A sample of 400 respondents was used in this study from which it can be empirically concluded that individual intention toward mobile banking is much affected by social influence, performance expectancy and trust, in this particular order of influence. Current study also revealed that gender had a significant moderating effect on performance with regard to the intention toward mobile banking.

کلمات کلیدی:

mobile banking, trust, cost, performance expectancy

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