

行動銀行持續使用意圖之探討

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摘要

Under the circumstances of highly competitive banking industry and in the low-margin era, it causes the banking sector to face an inevitable subject on how to take advantage of rapidly changing information technology to reduce operating costs and improve competition and encourage customers to use the service and purchase the commodities. By understanding customers' feelings and needs of mobile banking and then exploring how the feelings influence the intention of the bank customers to continue to use mobile banking, it can allow the banker to improve the mobile banking service quality and increase revenue.

The research focus on these banker sectors which provide mobile banking services to study how the aspects of perceived usefulness, perceived ease of use, perceived convenience, perceived trust, perceived system quality and customer satisfaction to encourage customer to stick on mobile banking service. Entities questionnaire with Internet questionnaire survey for users of mobile banking, and the recovery of 226 samples using structural equation modeling to verify the proposed assumptions. The results show continued willingness to use mobile banking will be affected by the positive effect on customer satisfaction; customer satisfaction will be affected by the perceived usefulness and trust, as well as the positive influence of the quality of the system; perceived ease of use on perceived usefulness has a positive impact; perceived system quality on The perceived trust has a positive influence; perceived ease of use, convenience, customer satisfaction no significant impact.

關鍵字：Mobile banking, technology acceptance model, Intent for Continued Use