

Mở rộng UTAUT2 trong việc áp dụng M-banking và hành vi sử dụng thực tế: Giao tiếp WOM có quan trọng không?

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Tóm tắt

Mục đích – Mục đích của nghiên cứu này là điều tra các yếu tố quan trọng giúp giải thích sự sẵn sàng của khách hàng đối với việc sử dụng dịch vụ ngân hàng di động (M-banking). Để đạt được mục tiêu này, lý thuyết thống nhất về chấp nhận và sử dụng công nghệ 2 (UTAUT2) đã được áp dụng và đề dự đoán chính xác hơn ý định hành vi của khách hàng, người ta đã cố gắng mở rộng lý thuyết này.

Thiết kế/phương pháp/cách tiếp cận – Dữ liệu nghiên cứu được thu thập từ 396 khách hàng của các ngân hàng tư nhân Iran đã có kinh nghiệm sử dụng M-banking. Kỹ thuật mô hình hóa phương trình cấu trúc được sử dụng để kiểm định các giả thuyết nghiên cứu.

Các phát hiện – Các phát hiện cho thấy kỳ vọng về hiệu suất, kỳ vọng về nỗ lực, ảnh hưởng xã hội, điều kiện thuận lợi, thói quen, động cơ khoái lạc, giá trị nhận thức và khả năng dùng thử được xác nhận là những người ủng hộ ý định áp dụng M-banking. Mặt khác, ý định chấp nhận M-banking cũng có tác động tích cực đáng kể đến hành vi sử dụng thực tế và truyền miệng (WOM). WOM cũng đã ảnh hưởng đến hành vi sử dụng thực tế và làm trung gian cho mối quan hệ giữa ý định chấp nhận M-banking và hành vi sử dụng thực tế.

Hạn chế/ý nghĩa của nghiên cứu – Nghiên cứu hiện tại tập trung vào các ngân hàng tư nhân, do đó, mặc dù nó đầy đủ, nhưng nó chỉ giới hạn trong các trường hợp tư nhân. Nghiên cứu này đóng góp vào các tài liệu về dịch vụ M-banking và hành vi sử dụng thực tế. Bằng cách tập trung thích hợp vào ý định chấp nhận M-banking và chất lượng dịch vụ được cung cấp, các ngân hàng có thể củng cố mối quan hệ của họ với khách hàng, từ đó kích thích hành vi thực tế của khách hàng như hành vi sử dụng thực tế và WOM.

Tính mới/giá trị – Từ các khía cạnh lý thuyết và quản lý, nghiên cứu này có giá trị đặc biệt đối với các tài liệu về ý định của M-service nói chung và ngân hàng nói riêng. Nghiên cứu hiện tại cung cấp một khung khái niệm cho ý định chấp nhận M-banking, có thể được sử dụng trong các dịch vụ M-banking. Ngoài ra, nghiên cứu này đã tìm cách mở rộng UTAUT2 và kiểm tra vai trò trung gian của WOM trong việc thúc đẩy hành vi sử dụng thực tế.

Từ khóa Mobile banking, WOM, UTAUT2, Hành vi sử dụng thực tế, áp dụng M-banking

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