

Behavioral intention on smartphone banking focused on non-users

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Abstract

The purpose of this study is to provide relevant implications after investigating factors having an effect on behavioral intention of non-users regarding smartphone base banking. Recently, mobile banking (m-banking) has been currently evolving as an important channel through which the Internet banking and telebanking are integrated because smartphone is generally in use within the banking industry (Alalwan et al., 2016; Baptista & Oliveira, 2015). However, it is more significant to search for the behavioral intention focusing on non-user regarding the smartphone base m-banking. This study utilizes the extended TAM (Technology Acceptance Model) suggested in the study carried out by Davis (1989; 1993) in order to investigate these external factors.

This study carries out an analysis after collecting data through survey of final 250 persons among potential users (that is, non-users) of smartphone base banking in South Korea. This study utilizes the PLS-SEM (Partial Least Square - Structural Equation Modelling) method (Ringle et al., 2012) in order to measure the overall model fitness level and statistical significance of all paths in proposed research model. Specifically, according to Ringle et al. (2012), PLS method can be suggested for data with non-regular, sample size, or theory development. The sample of this study was collected at Jeju international airport, South Korea. The result of analysis shows that the external factors have a possible effect on behavioral usage intention. Consequently, this study focuses on whether factors affecting smartphone base banking is useful for potential users. However, this study is more needed to consider any specific factors according to the characteristics of non-users.

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