

# 建構與驗證行動理財系統使用行為意圖模式之研究

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## 摘要

無線網路造就電子商務邁向行動商務的環境，智慧型手持裝置在取得成本低廉與隨身攜帶兩大優點下，成為大眾首選的移動式資訊終端設備。內容供應商應用行動理財系統與金融相關服務，跨越時間與空間的鴻溝，塑造出絕佳的個人投資環境，成為提高用戶貢獻度(ARPU)的利器。相關業者在無線通訊商業應用投入相當多的資源，然而行動理財系統的使用率仍然偏低。國內外眾多學者從事行動加值服務的相關研究，但對單一服務的行為模式進行研究僅為少數。因此，引發本研究深入探討影響使用者採用行動理財系統的動機。本研究針對無線網路的消費族群為受測對象，以行動理財系統單一服務的行為模式進行探討，理論基礎建立於技術接受模型(TAM)，透過網站問卷搜集340份樣本再予以分析，藉以實證分析消費族群。研究結果發現認知安全與認知隱私影響使用者的信任觀感，認知有用、認知易用以及信任影響使用者的態度，認知有用以及態度影響使用者對行動理財系統的「使用意願」，研究討論及意涵提供相關業者在設計與開發行動理財系統時作為參考。

關鍵詞：信任，行動商務，資訊安全，技術接受模型，智慧型手持理財系統

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