

The Development and Validation of User Behavior Model for Mobile Financial Context

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ABSTRACT

With the increasing usage of mobile applications, the topic of instant financial requirements has received considerable attention. The purpose of this study is to develop and validate the user behavior model which explains what influence user adoption of mobile financial services. This study applies the technology acceptance model (TAM) that incorporates trust and security-related factors as additional belief-related constructs to accurately predict the users' acceptance of mobile financial application. The proposed model is empirically evaluated using survey data collected from 340 users about their perceptions of mobile finance. Overall, the results reveal that perceived usefulness and attitude explain about 55% of mobile finance usage. Trust and security-related factors have an indirect effect on intention to use through attitude. The implications of this study for both researchers and practitioners are discussed.

Keywords : Trust, Mobile Commerce, Information Security, Technology Acceptance Model, Smart Handheld Device of Financial Service

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