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“Adoption of Mobile Banking Among Pakistani Consumers”



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Abstract

Mobile banking is an emerging application of mobile commerce that could become an additional revenue source to both banks and telecom service providers. Empirical research on mobile banking in Pakistan is very limited due to which it's not capturing the attention of prospective banking customers. To address this gap, this study aims to analysis the effect of quality dimensions of mobile banking information system and individual's trust on mobile banking on intention to use mobile banking services in Pakistan. Using the lens of theory of reasoned action (TRA), it is claimed that when customer perceives a system is m-banking system is equipped with quality dimension and has trust on m-banking services, this consequently results in shaping his/her intention to use mobile banking services. A data from 354 respondents was collected from bank customers who are currently using m-banking services in Pakistan. Multiple regression analysis was employed to examine the combined effect of predictor variables on outcome variable. Results confirmed that quality dimensions (information quality and system quality) and trust has significant positive impact on intention to use mobile banking. However, results revealed that service quality has no impact on intention to use m-banking. Managerial implications are discussed.

Key words: Service quality, System quality, Information quality, Trust, Intention to use, Mobile banking, Theory of reasoned action.

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