

The impact of perceived reputation, usefulness and ease of use on users' behavioral intentions: a case study of mobile banking in china

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Abstract: This study aims to explore the influence of perceived reputation, usefulness, and ease of use on the behavioral intentions of mobile banking users in Guizhou Province, China, and through statistical analysis and empirical research, some meaningful results have been found. Here, this article summarizes the main findings of the study. The study distributed questionnaires among 350 mobile bank users in Guizhou Province, and recovered 285 valid questionnaires. The findings show that perceived reputation, usefulness, and ease of use have a significant impact on mobile banking users' behavioral intentions. In addition, the study also found that perceived reputation and ease of use have a greater impact on user behavior intention, while usefulness has relatively less impact on user behavior intention.

Keywords: Mobile Banking; Perceived Reputation; Ease Of Use; Usefulness; Behavioral Intentions.

1 Introduction

Mobile banking is the product of banks realizing electronic services. It is an innovative mobile banking service method based on the mobile communication data service platform, using mobile phones to handle mobile banking-related businesses. At present, the main functions of mobile banking include account management, transfer and remittance, mobile payment, foreign exchange business, mobile phone stock trading, etc. Mobile banking not only allows people to handle various financial services at any time and place, but also greatly enriches the scope and connotation of banking services, enabling banks to provide customers with traditional and innovative services in a convenient, efficient and relatively safe way. services. The introduction of mobile banking allows users not to be limited by time and region, which greatly facilitates users, and at the same time opens up a new service channel for banks, saves costs, and promotes the process of electronic banking. At present, the use of mobile banking is not widespread, and it is mainly concentrated in enterprises, institutions, cadres and other office workers with high incomes. The development of banks will face huge opportunities.

2 Literature review

Behavioral intention is a measurement of someone's intention to perform a certain behavior. Attitude refers to a person's positive or negative feelings when performing a certain behavior. Behavioral intention in the context of mobile banking refers to User's intention to use mobile banking. Behavioral intention is determined by the attitude of someone wanting to use (and perceived usefulness, while the attitude of wanting to use is determined by the combination of perceived usefulness and perceived ease of use, while perceived ease of use also positively affects perceived usefulness (Zhou Jing, 2022). Yin Shijiu et al. (2018) used large-scale survey data from four cities in Shandong, and applied TAM theory to conduct

regression analysis on the online consumer shopping behavior intention model, so as to verify the key variables that can really affect behavior intention. We can also learn from the quantitative method of behavioral intention to conduct research.

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3 Research methodology

3.1 Hypotheses

Based on the extant literature review conducted, the following the are research hypotheses:

H1. Perceived reputation has a significant influence on behavioral intentions.

H2. Perceived usefulness has significant influence on behavioral intentions.

H3. Perceived ease of use has significant influence on behavioral intentions.

3.2 Conceptual Framework

From the research hypotheses established, the conceptual framework was formulated (see Figure 1).

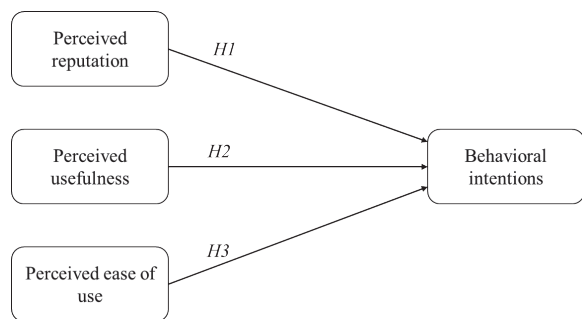


Figure 1. Conceptual Framework of the Study

3.4 Research Design

The present study will utilize causal research design. Causal research design is a method of forecasting by using the causal relationship between the development and changes of things. It is based on the causal relationship between the development and changes of things, grasps the relationship between the main contradiction and the secondary contradiction in the development of things, and establishes a mathematical model for prediction. The use of causal analysis for market forecasting mainly uses regression analysis. This study is the appropriate research design as the aim of this undertaking to examine perceived reputation, usefulness, and ease of use of mobile banking cause favorable behavioral intentions.

3.5 Data Analysis

Multiple linear regression analysis is the expression that most clearly shows the mathematical relationship between the independent variable and the dependent variable. It uses the regression equation to quantitatively explain the linear dependence between the dependent variable and two or more independent variables (Jiang Qinqin, 2022). This study adopts the multiple linear regression model, and takes the user's perceived usefulness, perceived ease of use, and perceived reputation as the independent variables, and the user's behavioral intention as the dependent variable. Intentional multiple regression analysis table. The unstandardized coefficients in the table measure the effect of the independent variable on the dependent variable in the regression model, so as to judge whether the hypothesis is accepted.

4 Conclusions

H1 Perceived reputation has a significant influence on behavioral intentions.

Hypothesis 1 aims to study whether the perceived reputation of mobile banking users in Guizhou Province has a significant impact on their behavioral intentions. After statistical analysis, it is found that there is a significant positive correlation between perceived reputation and mobile banking user behavior intention. Specifically, perceived reputation has a positive impact on mobile banking behavior intention in Guizhou Province, which is significant and equal (B: 0.394, sig 0.008 < 0.05). This shows that perceived reputation is very important to mobile banking users' behavioral intentions.

Note that a sig value less than 0.05 indicates that the finding is statistically significant. This means that the findings did not appear by chance, but were due to the influence of perceived reputation. This finding has important implications for the marketing and promotion of mobile banking. Companies can attract more users

by improving their reputation, thereby increasing user behavioral intention and loyalty.

H2 Perceived usefulness has significant influence on behavioral intentions.

The purpose of Hypothesis 2 is to explore whether the perceived usefulness of mobile banking users in Guizhou Province has a significant impact on their behavioral intentions. Perceived usefulness refers to mobile banking users' subjective perception of the usefulness and convenience of mobile banking applications. Behavioral intentions refer to the willingness and propensity of mobile banking users to take actions, such as using mobile banking applications for banking operations. The findings show that there is a significant positive correlation between perceived usefulness and behavioral intentions of mobile banking users. This indicates that perceived usefulness has an important impact on mobile banking users' behavioral intentions.

Specifically, the study found that perceived usefulness has a positive impact on mobile banking behavior intentions in Guizhou Province, and this impact is significant and equal. The B coefficient is 0.108, and the sig value is 0.023, which is less than the significance level of 0.05, indicating that perceived usefulness has a significant positive impact on the behavioral intention of mobile banking users. This result shows that perceived usefulness is an important factor in the use of mobile banking users, which can significantly affect users' behavioral intentions, promote users to take action and increase the utilization rate of mobile banking.

The findings of this study have important implications for the development of banking services and the design of mobile applications. Banks can improve users' perceived usefulness of mobile banking applications by improving the utility and convenience of mobile applications, thereby increasing users' behavioral intentions and usage rates. At the same time, mobile application designers can also improve the practicality and convenience of applications according to the needs and preferences of users according to the research results, increase the perceived usefulness of users, and promote the behavioral intention and behavior transformation of users.

H3 Perceived ease of use has significant influence on behavioral intentions.

The research results of Hypothesis 3 show that perceived ease of use has a significant impact on the behavioral intentions of mobile banking users in Guizhou Province. This means that the higher the user's perception of the ease of use of mobile banking, the stronger their intention to use it. Therefore, perceived ease of use plays an important role in the formation of mobile banking user behavior intentions.

The study found that perceived ease of use has a positive impact on mobile banking users' behavioral intentions. Specifically, when mobile banking users perceive higher ease of use, their behavioral intentions towards mobile banking are also stronger. The results of statistical analysis showed that this effect was significant and equal, that is, the B value was 0.451, the sig value was 0.003, and the sig value less than 0.05 indicated that the result was statistically significant.

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