

The effect of perceived trust in technology, trust in the bank and perceived risk on customer adoption of mobile banking

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One of the greatest challenges for the success of mobile banking is to attract the user's intention to use it. Based on the literature, this study investigated the effect of three main factors (Perceived risk, perceived trust in the provider and perceived trust in technology) that affect the behavioral intention to use mobile banking. The data collected by 113 participants via an online questionnaire. The collected data analyzed using AMOS 18 to measure the research hypotheses. The finding illustrates that the highest influence on the user's intention to use mobile banking is perceived trust in bank provider which shows the t value of 18.7 and P-value <0.001 for hypothesis H2. Perceived risk takes the second place in influencing intention to use mobile banking with t value 13.3 and P-value <0.001. Perceived trust in technology with a t value of 2.6 and P-value < 0.05 has the lowest influence on behavioral intention to use mobile banking. Thus, the results illustrate that mobile banking users need to trust the service provider first as the initial trust is obvious which will be the first step to use the service or not. Then the user will think about how risky it is using the service. Finally, the user needs to know if the technology he/she is using is trustworthy or not. This study limited to the type of perceived risk, future studies might investigate more types of the perceived risk of using mobile banking.

Almarashdeh, Ibrahim, Aldhmour, Kamal, Jaradat, Ghaith, and others, (2019), The effect of perceived trust in technology, trust in the bank and perceived risk on customer adoption of mobile banking, IEEE - International Conference on Internet of Things, Embedded Systems and Communications (IINTEC).