

The Factors Influencing Consumer Intentions to Use Internet Banking and Apps: A Case of Banks in Cambodia

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Abstract : The study is about the e-banking consumer behavior of five major banks in Cambodia. This work aims to examine the relationships among job relevance, trust, mobility, perceived ease of use, perceived usefulness, attitude toward using, and intention to use of internet banking and apps. Also, the research develops and tests a conceptual model of intention to use internet banking by integrating the Technology Acceptance Model (TAM) and job relevance, trust, and mobility which were supported by Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). The proposed model was tested using Structural Equation Modeling (SEM), which was processed by using SPSS and AMOS with a sample size of 250 e-banking users. The results showed that there is a significant positive relationship among variables and attitudes toward using internet banking, and apps are the most factor influencing consumers' intention to use internet banking and apps with the importance level in SEM 0.82 accounted by 82%. Significantly, all six hypotheses were accepted.

Keywords : bank apps, consumer intention, internet banking, technology acceptance model, TAM

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