

Determinants of Mobile Banking Apps Adoption among Bank Customers in Ghana

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Abstract : in Ghana. The sample of the study comprised 450 bank customers from universal banks operating in Ghana. A conceptual framework was framed from a revised TAM model. A total of nine hypotheses were developed and tested using Structural Equation Modeling Technique. Findings from this study revealed that perceived ease of use and perceived usefulness are influenced positively by design and perceived security. Also, perceived ease of use, social influence and perceived security risk were found to have a strong influence on mobile banking app adoption intention. This study provides significant insights and implications for banking organizations on how to ensure the adoption and usage of their mobile banking apps.

Keywords : mobile banking app, perceived ease of use, perceived usefulness, technology acceptance model

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