

An Empirical Investigation of Mobile Banking Services Adoption in Pakistan

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Abstract : Adoption of Information Systems (IS) is receiving increasing attention such that its implications have been closely monitored and studied by the IS management community, industry and professional gatekeepers. Building on previous research regarding the adoption of technology, this paper develops and validates an integrated model of the adoption of mobile banking. The model originates from the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB). This paper intends to offer a preliminary scrutiny of the antecedents of the adoption of mobile banking services in the context of a developing country. Data was collected from Pakistan. The findings showed that an integrated TAM and TPB model greatly explains the adoption intention of mobile banking; and perceived behavioural control and its antecedents play a significant role in predicting adoption. Theoretical and managerial implications of findings are presented and discussed.

Keywords : developing country, mobile banking service adoption, technology acceptance model, theory of planned behavior

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