

Determinants of the Intention to Use Mobile Banking Applications*

Mayte ROJAS

Universidad Peruana de Ciencias Aplicadas, Lima, Perú

Martin A. MAURICIO

Universidad Peruana de Ciencias Aplicadas, Lima, Perú

Correspondence should be addressed to: Mayte ROJAS; u201211239@upc.edu.pe

* Presented at the 39th IBIMA International Conference, 30-31 May 2022, Granada, Spain

Copyright © 2022. Mayte ROJAS and Martin A. MAURICIO

Abstract

This article examines how the hedonic and utilitarian benefits influences satisfaction and trust to generate intention to use in the context of mobile banking. The hypotheses were tested using a sample of 219 mobile banking users, through structural equation modeling with the PLS technique. The main results allowed to verify all the hypotheses raised and revealed that the both benefits generate satisfaction and trust, finally influencing the use of mobile banking.

Keywords: Mobile banking; hedonic benefits; utility benefits; Intention to use.