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A STUDY ON THE FACTORS AFFECTING THE CONTINUOS USE INTENTION OF EASY PAYMENT SERVICES

Abstract:

FinTech industry is rapidly developing not only in advanced countries but also in South Korea. In order to implement the 'cashless society,' which is an issue these days, mobile easy payments need to be expanded. Mobile ease payment services, one of the FinTech industries are increasingly available and in use. This phenomenon is a step closer to 'cashless society'. Therefore, it is necessary to encourage continued use of mobile payment services.

The purpose of this study is to investigate consumers' continuous intention to use easy payment through Technology Readiness (TR) and Technology Acceptance Model (TAM). As a result of the analysis, positive technology readiness had a significant effect on perceived usefulness and perceived ease of use. Further, perceived usefulness and perceived ease of use had a positive effect on continuous use intention. The results imply that both personality dimensions and system specific dimensions are of major importance when adopting new technology.

Keywords:

mobile easy payment, technology readiness, TAM, continuos use intention