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**Factors influencing Continuance Intention towards Mobile Banking Services in
China**

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Abstract:

Mobile banking services have grown rapidly in China and 4G/5G networks have further accelerated the phenomenon. Most previous studies have focused on factors that motivate users to embrace mobile or Internet banking. However, the long-term development and growth of mobile banking depends upon continued usage. The objective of this study was to develop a research model to assess key factors that affect the intention of consumers to continue the use of mobile banking. The technology acceptance model and social influence are incorporated in the expectation confirmation model to develop the proposed model. Partial least squares structural equation modelling is used to evaluate the model and nine hypotheses. A survey questionnaire was administered to collect data. Valid responses were received from 477 users who had prior experience of using mobile banking in China. The findings of this study have four significant implications for the academia as well as the banking industry. Firstly, the strongest predictor of continuance intention is perceived usefulness, followed by social influence and satisfaction. This implies that the intention to continue the use of mobile banking is influenced by opinions of people who are important to the users. Also, users continue to use mobile banking only when usage experience is satisfactory. Secondly, both information quality and system quality are positively associated with perceived usefulness. Banks can enhance user perceptions of usefulness by providing updated and accurate information. Thirdly, satisfaction is affected positively by both perceived usefulness and confirmation. Monitoring and improving satisfaction by expanding the awareness of usefulness and confirmation is the right approach for encouraging users to continue the use of mobile banking. Lastly, confirmation is positively associated with perceived usefulness. In contrast with previous studies, the results suggest that system quality has no effect on confirmation. This dichotomy needs to be further examined.