

# Smartphone users' adoption of mobile banking – the role of hedonic motivation and perceived enjoyment

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## **Abstract**

Mobile services have increasingly become a part of everyday life, mainly because of the radical evolution of mobile devices. The expanded uses of smartphones, particularly, have increased demand for mobile banking services. However, a research gap exists relating smartphone usage to mobile banking adoption. This piece of research focuses exclusively on smartphone users and identifies some of the key antecedents that drive their intention to use mobile banking. To that end, the two main drivers of technology acceptance, perceived usefulness and perceived ease of use, are being considered along with a set of variables related to smartphone usage triggered by hedonic motivation and perceived enjoyment from mobile banking. A new research model is developed and tested providing evidence for the carry-over effect of pleasure from the device on to the banking service and the direct impact of the relative mobile banking enjoyment on its perceived usefulness and usage intention.

**Keywords:** *smartphone ; enjoyment; banking*

**Track:** Digital Marketing & Social Media