

WHAT SHAPES WOM AND SWITCHING BEHAVIOR OF MOBILE BANKING USERS?

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Cite as:

Arslanagic-Kalajdzic Maja, Babic-Hodovic Vesna (2019), WHAT SHAPES WOM AND SWITCHING BEHAVIOR OF MOBILE BANKING USERS?. *Proceedings of the European Marketing Academy*, 48th, (8219)

Paper presented at the 48th Annual EMAC Conference, Hamburg, May 24-27, 2019.



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Abstract

This study aims to enhance the understanding of attitudes and behaviors of mobile banking users. In particular, it assesses how consumers' perceptions of ease of use and usefulness, as well as their novelty seeking trait impact their attitudes and their WOM and switching behavior. Based on services marketing and technology acceptance literature, we test these relationships on a sample of 581 mobile banking users. Results show that attitude towards mobile banking mediates the effect of perceived ease of use and usefulness on WOM, while it does not serve as a mediator at all for the switching behavior. Surprisingly, inherent novelty seeking is directly and positively related to the intention to switch. Implications of the findings are considered, and the future research directions identified.

Keywords: *mobile banking; WOM; intention to switch*

Track: Retailing & Omni-Channel Management