

What drives m-banking clients to continue using m-banking services?

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Abstract

The purpose of this study is to analyse the drivers of m-banking perceived value and its influence on clients' intentions to continue using m-banking, based on the Elaboration Likelihood Model. A survey with 252 respondents was conducted, using PLS-SEM to test the model. The findings indicate that m-banking perceived value is significantly influenced by contact and communication (central route) and entertainment and gamification (peripheral route), enhancing the intentions to continue using m-banking. This is the first study in the m-banking context offering evidence-based insights on the incitements of m-banking perceived value and actual clients' intentions to continue using m-banking.