

CITY UNIVERSITY OF HONG KONG
香港城市大學

**Research on the Influencing Factors of Rural
Banking Users Mobile Banking Channel
Selection**
**農村銀行用戶手機交易渠道選擇影響因素
研究**

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摘要

隨著移動互聯網的蓬勃發展，電子銀行業務移動化趨勢十分明顯，中國電子銀行業務呈持續增長趨勢，其中手機銀行用戶增勢迅猛。江蘇省農村商業銀行手機銀行客戶規模、業務增幅、交易活躍度均大幅領先於其他電子銀行業務，手機銀行業務進入快速發展期。截至 2017 年底，江蘇省農村商業銀行個人客戶總量為 5358 萬戶，手機銀行開通戶數為 736.86 萬戶，手機銀行用戶比例為 13.75%，手機銀行用戶活躍率為 37.83%。與銀行的傳統網點業務相比，手機銀行業務具有較低的運營成本和較少的交易費用，有關數據表明，銀行在手機銀行渠道上付出的交易成本僅為傳統櫃面方式的 20%。同時，手機銀行可以全天候不間斷的提供銀行服務，只要手機能夠連通移動通信網路，在任意時間、任意地點均可以對銀行帳戶進行管理、實現資金轉帳支付。特別是在正規金融機構網點較少或空白的農村地區，通過手機銀行可以使得農村居民能夠方便快捷的接受正規金融機構提供的各種金融服務。手機銀行符合用戶的消費習慣，也能降低銀行的經營成本，但以廣大農村地區用戶為主要服務群體的農村商業銀行的手機銀行用戶占比低、活躍度低，因此對農村地區的手機銀行進行深入研究，是擺在農村商業銀行面前的一個亟待解決的重要課題。

本研究針對我國手機銀行的發展問題，結合農村地區用戶個人特徵、創新擴散理論以及渠道選擇視角，分析影響農村地區用戶選擇手機銀行這一金融服務渠道的因素。本研究首先介紹了手機銀行的產生背景、發展情況和功能特點，在探討了國內外學者有關手機銀行的研究文獻基礎上，通過系統地

回顧和分析創新擴散理論、渠道選擇理論和農村地區用戶相關特徵的相關研究，並結合我國農村地區的手機銀行使用現狀，構建了關於手機金融服務應用的理論模型。具體而言，本研究提出感知便利程度、信息信任度與結構確信度會對手機金融服務應用產生直接影響；個人創新性及受教育程度等個體特徵，會對手機銀行的感知便利程度、信息信任度和結構確信度與手機金融服務應用之間的關係產生調節作用。本研究所提出的研究模型不但關注了用戶的主觀感受對用戶使用手機銀行意向的直接作用，而且還探討了用戶的個體特徵對其手機銀行使用意向的潛在影響。

本研究採用抽樣調查的研究設計，主要通過問卷調查法向江蘇邳州農村商業銀行用戶收集實證數據，通過 SPSS22.0 數據統計分析軟體和 SmartPLS2.0 結構方程模型分析軟體對數據進行相關的統計分析。本研究首先對樣本進行人口統計特徵的描述性分析，然後對問卷信度和效度進行分析。在問卷具有足夠的信度和效度的基礎上，通過結構方程模型分析軟體對本研究的理論模型及假設進行驗證，得到如下結論：首先，感知便利程度、信息信任度、結構確信度是用戶選擇手機銀行金融服務渠的重要直接影響因素，均正向影響用戶對手機金融服務的應用程度，其中感知便利程度的影響作用最大；其次，個人創新性弱化了感知便利程度對於用戶手機金融服務的應用程度的正向影響，而在信息信任度和手機金融服務應用、結構確信度和手機金融服務應用之間的調節作用不顯著；再次，受教育程度弱化了結構確信度對於用戶手機金融服務的應用程度的正向影響，而在感知便利程度和手機金融服務應用、信息信任度和手機金融服務應用之間的調節作用不顯著。

基於研究結果，本研究針對手機銀行在農村地區的應用及推廣提出了相應的管理建議。研究認為，金融機構在推行手機銀行的服務的過程中，應在提供基礎標準化銀行服務的同時增加具有銀行自身特色的個性化產品，同時手機銀行 APP 設計應朝著簡單、方便、易用以及安全的方向發展。此外，金融機構應加強差異化營銷，尤其是對於個人創新性高的人群進行重點營銷。由於時間以及資源的限制，本研究存在一定的缺陷，後續研究可以嘗試通過增加樣本、應用其它行為學理論等方式，對農村手機銀行用戶的行為進行後續進一步的研究。

關鍵字：手機銀行、創新擴散、渠道選擇、個人創新性、受教育程度

Abstract

With the booming development of mobile internet, the trend that electronic banking business becomes mobilized is very obvious. Chinese electronic banking business is continuously increasing, of which mobile banking services users grow rapidly. Jiangsu rural commercial bank's E-banking customers, rate of business growth and transaction activities are all far ahead of other E-banking services. Mobile banking services enter into a period when it growing rapidly. Up to the end of 2017, the total number of clients in Jiangsu rural commercial banks is 53,580,000, and of whom opened mobile banking account is 7,368,600; mobile banking services users account for 13.75% and the active rate of users is 37.83%. Compared with traditional bank branches, mobile banking has lower operating costs and lower transaction fees. The relevant data shows that the transaction cost that banks spend on mobile banking is only 20% of traditional counter ways. At the same time, mobile banking services can be provided continuously for 24 hours a day. As long as phones get connected with mobile communication network, bank accounts can be managed and funds can be transferred and paid at any time and at any place, especially in rural areas with few or no branches of formal financial organizations. Through mobile banking, rural residents enable to conveniently and quickly use various financial services provided by formal financial organizations. Mobile banking meets users consuming habits and reduces the operating costs of bank. However, mobile banking users of rural commercial Banks, which mainly serve users in rural areas, account for a low proportion and have a lower active operation on mobile banking. Therefore in-depth research on mobile phone Banks in rural areas is an important task that needs to be solved urgently for rural commercial Banks.

For the development problems of mobile banking in rural areas, this research combines the users' individual characteristics in rural areas with the theory of Diffusion of Innovation and the perspectives of choosing channels to analyze the

factors which affect users in rural areas to choose this financial channel. This research first introduces the background of mobile banking occurrence, and its development situation and function characteristic and probes into the research literature of domestic and foreign scholars on mobile banking, systematically reviews and analyzes the theory of Diffusion of Innovation, the theory of channel choosing and researches on the characteristics of users in rural areas, combines the current situation of using mobile banking in rural areas, and sets up the theoretical model of mobile financial services APP. More specifically, the study proposes that convenience degree perceived, information trust degree and certainty factors of structure—will exert the direct effect on mobile financial services APP. Individual characteristics such as individual innovation, education levels etc will exert coordinating effect on the relationship between the convenience degree, information trust level, certainty factors of structure and mobile financial services APP. This research model proposed not only focuses on the direct effects of users feelings on their intention to use mobile banking, but also discusses the users' individual characteristics' potential effect on their intention to use mobile banking services.

This research adopts samples and surveys as research methods and mainly collects field data from Jiangsu Pi Zhou Rural commercial banks users by using questionnaire survey, analyzes the data by using data statistical and analysis software SPSS22.0 and structural equation model analysis software Smart PLS 2.0. In this study, a descriptive analysis of the demographic characteristics of the samples was conducted, and then the reliability and validity of the questionnaire were analyzed. Based on the fact that questionnaire has enough reliability and validity, the research verify the theoretical model and hypothesis by the means of structural equation model analysis software and come to the conclusions as below: first, convenience degree perceived, information trust degree and certainty factors of structure are the important direct factors which influence users to choose mobile banking financial services channel; all of them have a positive impact on users' application of mobile financial services, of which convenience degree

perceived has the largest impact. Second, individual innovation weakens the convenience degree's positive effect on users using mobile phone financial services and it displays no obvious coordinating effect on the relationship between information trust level and mobile financial services APP as well as the relationship between certainty factors of structure and mobile financial services APP. Moreover, the education level weakens certainty factors of structure's positive influence on users using mobile financial services APP; however, there is no significant moderating effect between the convenience degree and mobile financial services APP, between the information trust degree and mobile financial services.

Based on the research results, the research puts forward the corresponding managing advice for the application and promotion of mobile banking in rural areas. The research thinks that in the process of promoting mobile banking services, financial organizations should provide basic standard bank services as well as expand its own characteristic banking products. At the same time, the mobile banking APP design should be developed towards simple, convenient, easily used, safe oriented products. In addition, financial organizations should strengthen differentiated marketing, especially for individuals with strong innovation. With the limited time and resources, there exist some defects in this research. Following research may try to conduct further study on the behaviors of mobile banking users in rural areas by adding samples and utilizing other behavior theory.

Keywords: Mobile banking; Innovation diffusion; Perspective of channel choice; Individual Innovation; Education

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