厦门大学

博 士 学 位 论 文

信息系统持续使用影响因素的
实证研究

---以手机银行为例

Empirical Study on Factors Influencing Continued Usage
of Information System: An Example of Mobile Banking

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摘 要

尽管信息系统被初次采纳是其成功的重要一步，但能否最终获得成功，则更多地取决于是否被用户长期持续使用。信息系统的持续使用对企业的长期技术创新、企业的长期发展起到了关键的作用。因此，研究人们为何和如何持续使用信息系统是信息技术管理的研究者和实践者面临的重要问题。本文基于理性行为理论和认知失调理论，从企业、个人、社会环境等多个视角，提出了信息系统用户持续使用影响因素的整合模型，结合前人研究成果对模型所包含的变量进行测度，并用 373 份有效问卷调查数据对理论模型进行验证，在此基础上，给出提升用户持续使用意愿、提高用户满意度的管理建议。

本文的主要创新点及其结论归纳如下：

（1）以前很多研究仅证实影响用户持续使用意愿的主要影响因素，但是没有分析这些因素对持续使用意愿的影响规律。本文分析了感知服务质量、感知可用性、期望确认对用户满意度的影响规律，以及用户满意度、感知可用性对持续使用意愿的影响规律。这些规律既丰富了信息系统持续使用行为的理论研究，也为企业在用户使用信息系统的不同阶段，提升用户满意度和用户持续使用意愿提供了有意义的指导。

（2）本文对信息系统持续使用行为的相关理论研究成果进行了总结，将期望确定理论、技术接受理论两大主流研究方向进行整合，以它们为基础，从个人、企业、社会环境等几个维度分析影响信息系统持续使用行为的研究变量。以往很多研究表明，感知风险、感知成本对用户持续使用行为有直接的影响，社会规范对用户使用信息系统有显著的影响。但是本文发现，感知风险、感知成本是以用户满意度为中介，对用户持续使用意愿产生间接的影响的；而社会规范不会对用户持续使用行为意愿产生影响。这些研究结论都是对我国信息系统持续使用行为研究的有益补充。

目前国内还没有学者对手机银行持续使用行为进行研究。本文用手机银行这一新兴的信息系统应用的使用行为来进行实证研究，既弥补了国内关于手机银行持续使用行为研究的空白，也丰富国内信息系统持续使用行为的研究。

关键词：信息系统；持续使用意愿；手机银行

Abstract

While initial acceptance of information system (IS) is an important first step toward realizing IS success, long-term viability of an IS and its eventual success depend on its continued use rather than first-time use. Only by long-term use, can IS keep old customers and attract new customers to bring enterprise profits; otherwise, the company might suffer from failure. The continued usage of IS plays a crucial role in the cooperation's technology innovation and development in the long run. Consequently, the researchers and practitioners of information technology management have to apply importance to the customers' continued usage of IS. This paper aim to investigate continued IS usage behavior on the basis of Theory of Reasoned Action (TRA) and Cognitive Dissonance Theory (CDT). On the theoretical foundation of ECM and TAM, we establish an integrated model of users' intentions to continue IS usage combining these two perspectives and incorporating individual, social and environmental factors as additional variables, including perceived ease of use, perceived risk, perceived cost, perceived service quality, social norm. Finally, we take an investigation, 373 effective questionnaires were collected to verify the theory model and some implications for improvement of continued usage intention and satisfaction are suggested.

The conclusion and major theoretic innovations of this research may be listed as following:

(1) Although former researchers found some factors influencing users' intentions to continue IS usage, they hadn't analyzed the relationship of them. This paper explore the law of the relation of some variables with significant influence, indicating that user satisfaction is related nonlinearly with perceived usefulness, perceived ease of use and confirmation. User Continued usage intention is nonlinearly influenced by user satisfaction and perceived usefulness. These results enrich the study of continued usage of IS and it suggest IS provider to improve continued usage intention and satisfaction in different phase.

(2) It establishes an integrated model for understanding the continued IS usage behavior. Our study, in the context of users' continued usage of mobile banking, reveals that in addition to user satisfaction and perceived usefulness, perceived ease of use, perceived risk, perceived cost are factors that affect continued usage of IS.

Customer satisfaction and perceived usefulness are the factors influencing users' continuance intention directly. And customer satisfaction and perceived usefulness are the mediator variable for perceived ease of use to have an effect on users' continuance intention. Customer satisfaction is the mediator variable for perceived risk and perceived cost to affect the users' continuance intention. Although the some previous researches noticed that the social norm is an important influencing factor when users decide to adopt information system, the empirical study find that it has no significant effect on the users' continuous usage intention during the phase of the users' continuous usage. These results enrich the theory of continued usage of IS.

At present there aren't scholars who study users' continued usage of mobile banking in China. This paper researches users' continued usage of mobile banking firstly. It enriches the research of continued usage of IS in China.

Key words: Information system; Continued usage intention; Mobile banking

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