

## 影響行動支付使用意願之前置因素研究

陳欽兩

世新大學企業管理學系

張書豪\*

國家實驗研究院科技政策研究與資訊中心

劉邑莛

世新大學企業管理研究所

### 摘要

行動支付已成為未來趨勢，如何推行行動支付是學術研究者及實務業者關心的議題。本研究以行動支付為研究主題，使用網路問卷調查法的方式收集了495份有效的消費者資料。利用迴歸分析檢定研究假說，驗證系統安全性、系統易用性、系統品質、知覺風險與使用意願的影響，並探討個人創新性之干擾效果。研究發現系統安全性、系統易用性、系統品質對使用意願具有顯著的正向影響，同時知覺風險對使用意願具有顯著的負向影響，並在系統易用性對使用意願的影響中，個人創新性具有干擾效果。最後，根據驗證結果提出實務建議與未來的研究方向。

**關鍵詞：**系統安全性、系統易用性、系統品質、個人創新性、行動支付

---

\* 通訊作者 E-mail：shchang@narlabs.org.tw

## **Study on the Antecedents of Adoption Intention for Mobile Pay**

**Chin-Yeu Chen**

Department of Business Administration, Shih Hsin University

**Shu-Hao Chang\***

Science & Technology Policy Research and Information Center, National Applied  
Research Laboratories

**Yi-Ting Liu**

Graduate Institute of Business Administration, Shih Hsin University

### **Abstract**

Mobile pay has become a future trend and how to implement mobile pay is a critical issue for academic researchers and practitioners. The study selects mobile pay as the research objects, and adopts an on-web survey to collect 495 valid samples. The purposes of the research are to explore the relationships among system security, ease of use of a system, system quality, perceived risks, adoption intention and the moderating effect of consumer innovativeness. The method of regression analysis is used to test the hypotheses. The results indicate that system security and ease of use of a system, system quality have significant positive effects on adoption intention. Besides, perceived risks have a significant negative effect on adoption intention, and consumer innovativeness has a moderating effect between ease of use of a system and adoption intention. Finally, the practical suggestions are discussed and future research directions are proposed.

**Keywords:** system security, ease of use of a system, system quality, consumer innovativeness, mobile pay

---

\* Corresponding author E-mail: shchang@narlabs.org.tw