

Does E-satisfaction mediate the relationship between E-banking adoption and its determinants: hybrid approach to TAM

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ABSTRACT

The purpose of this study is to test the mediating role of e-satisfaction on the relationship between e-banking adoption, perceived usefulness and perceived ease of use. In doing this, we analysed 266 questionnaires using Partial Least Square Structural Equation Modelling (PLS-SEM). The result of this study reveals that Perceived usefulness, perceived ease of use and e-satisfaction positively influence e-banking adoption. E-satisfaction equally mediates the relationship between perceived usefulness, perceived ease of use and e-banking adoption. The study provides further insights into how practitioners can employ these variables to improve the rate of e-banking adoption in the context of developing countries.

KEYWORDS

PLS-SEM; E-banking; E-satisfaction; Developing countries

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