

<b>題目</b>	行動支付系統特徵、使用誘因與消費者體驗價值之科技接受行為影響研究
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<b>摘要</b>	<p>智慧型手機隨著行動支付市場的發展，臺灣的使用人口大幅提高，已成為消費者的主要支付工具之一。據此，本研究擬探討消費者使用行動支付服務的行為意圖受外在環境因子的影響關係，而在變數上，除了過去文獻所載之行動支付系統特徵、使用誘因、有用性與易用性，本研究進一步加入消費者體驗價值並輔以科技接受模式來探討，希望藉由較具整合性的觀點來探討行動支付特性對於消費者使用過程中所體驗到的價值，並探討體驗價值與科技接受模式之消費者行為意圖的關連性。</p> <p>本研究主要以使用行動支付之消費者作為研究調查對象，研究結果發現：(1) 消費者於使用行動支付時，系統特徵越鮮明完備對提升消費者體驗價值影響愈高、(2) 使用誘因有助於促進消費者產生正向情感，提升消費者對行動支付知覺易用性感受、(3) 消費者使用行動支付時，產生的體驗價值感受愈高影響其科技接受的行為意圖也愈高。</p>
<b>關鍵字</b>	行動支付系統特徵；使用誘因；體驗價值；科技接受模式 (TAM)；行為意圖
<b>Title</b>	The Study of the Relationship between Mobile Payment System Characteristics, Use Incentives and Consumer Experience Value's Effects on TAM Behavioral Intention
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<b>Abstract</b>	<p>With the development of the mobile payment market, the use of mobile phones in Taiwan has greatly increased, and it has become one of the major payment tools for consumers. This study explores the relations between the behavioral intention of consumers using m-payment services and external environmental factors. This study proposes that to try and focus on integrating the characteristics of m-payment systems, incentives, perceived usefulness and perceived ease of use in the research literature. And by incorporating with consumer experience values and technology acceptance models, and this study explores the relationship between characteristics of m-payment systems and its value to consumer experience, and explore the relationship between the value of experience and the consumer's intention of the technology acceptance model as the framework of this study.</p> <p>The empirical samples were people with use mobile payment experience in Taiwan. This study found that (1) when consumers use mobile payment, the more complete the characteristics of mobile payment systems are, the higher the impact on improving the value of consumer experience will be. (2) The incentives can encourage consumers to generate positive emotions and enhance consumers' perception of perceived ease of use. (3) When consumers have higher experience value when using the mobile payment, they will have higher behavioral intentions of technology acceptance.</p>
<b>Keywords</b>	Mobile Payment System Characteristics; Use Incentives; Experience Value; Technology Acceptance Model (TAM); Behavioral Intention