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The adoption of Internet financial services: a qualitative study

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Abstract

Examines the case of the consumer adoption of Internet financial services, which may be viewed as an innovation in service delivery. The qualitative study employed Rogers' model of perceived innovation attributes is augmented by Bauer's concept of perceived risk. The perceived innovation attributes were found to be important determinants of consumers' adoption decisions. However, two additional dimensions were found to influence people's adoption decisions, highlighting the complexity of the adoption decision for Internet financial services.

Keywords

- Innovation
- Financial services
- Internet

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