Chapter 10
Task Technology Fit in Online Transaction Through Apps

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ABSTRACT

The purpose of this chapter is to examine what aspects of task-technology characteristics are most relevant to fit, satisfaction, and continuance intention of using apps in mobile banking transactions. Applying the SEM approach to a sample of 250 Malaysians, the findings of this chapter imply that the task characteristic of transaction-based apps is more relevant than technology characteristics. The results suggest that degree of fit is highly associated with mobile apps user satisfaction. Furthermore, the higher the degree of fit, the higher is the continuance intention to use apps for online transactions. Surprisingly, the findings show that the task characteristics are not relevant to continuous intention to use apps for online transactions.

INTRODUCTION

With the advent of Web 2.0 technologies (Valaei and Rezaei, 2017), the rapid development of applications has evolved and electronic devices are becoming smarter and smaller. Nowadays, companies are struggling to provide improvements to their services in order not lag behind their competitors. Mobile applications, as a new channel, have become a daily necessity for many of the human race (Rezaei *et al.*, 2017). Furthermore, consumer orientation towards online banking has changed. A study by Sangle and Awasthi (2011) indicated that mobile banking is crucial when considering the importance of the use of various channels of financial and banking companies. Customers prefer to perform transactions, transfer funds, pay their bills, and see their statements 'on the go' (Wannemacher and L'Hostis, 2015, Nikhashemi *et al.*, 2017), and they favour a 24/7 banking service through mobile apps (Rezaei and Valaei, 2017).

Mobile banking is defined as the act of making a financial transaction through a mobile device such as a tablets or smartphone. Consumer behaviour is being increasingly influenced by mobile banking (Taghavi-Fard and Torabi, 2010). Rahmani *et al.* (2012) indicate that wireless communication channel and affordable Internet data plans by telecommunication providers encourage customers to move towards mobile banking. Previous research shows that mobile banking allows banks to reduce their costs, stay competitive, and retain customers (Laukkanen *et al.*, 2008).

Anticipating the trajectories of new technologies is critical to the investment strategies of governments (Alcaide–Muñoz *et al.*, 2017) and banks. Research is limited on both the adoption and use of mobile apps for banking transactions. As banks develop their apps and provide most of their services online, previous studies have not recognized the importance of understanding under what circumstances customers would use mobile apps for their banking transactions. To address this gap, it is important to examine task-technology fit theory in the context of banking apps to comprehend the extent to which task characteristics and technology characteristics would give a better fit in banking apps and the degree to which they are associated with user satisfaction and continued intention to use banking apps.

Goodhue and Thompson (1995) claim that if the technology achieves a good fit, performance will be more effectively meet user needs. Task-technology fit will be higher when the functionality of technology fits the needs of customers. According to Lin and Wang (2006), customer satisfaction is the key element to determine the continuous intention of customers to use a technology. If apps meet consumer needs, they will be satisfied and continue using the apps (Rezaei and Valaei, 2017). The aim of this research is to examine what facets of task-technology fit impacts on satisfaction and continuance intention to use apps in mobile banking. This research tries to bridge this gap by answering the following question:

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