

國立聯合大學
經營管理學系碩士班

碩士論文

信任、科技接受模式與關係慣性的
多重中介及干擾關係之研究
—以 Ocard 生活享樂平台 APP 為例

**The Study of Multiple Mediation and
Moderation of the Trust and Technology
Acceptance Model and Relationship Inertia:
The Case of Ocard APP**

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摘要

在這個人手一機的時代，現代人除了尋求多功能的手機外，也需要結合多種功能的 APP，過多的 APP 不僅占用手機容量，也會造成尋找時眼花瞭亂。加上現今的店家經常利用會員制的方式來了解消費者的購物習性以及喜好，會員制度通常為實體會員卡或 APP 的網路會員。Ocard 幫助消費者省去一堆會員卡跟票券，主張消費者皮夾再也沒有多餘的卡。Ocard 不僅具有會員及集點功能，也結合了食記、線上訂位等功能。另外，Ocard 自詡為顧客經營管家，全方位整合 POS 系統、會員集點活動、訂位/外帶等多套系統，使資料獲得有效的運用；且店家不需要花費像開發及維護 APP 的昂貴費用，還可利用 Ocard 的使用者作為開發新客的來源。

本研究以 Ocard 生活享樂平台 APP 為例，結合 Davis(1989)的科技接受模式，以 Gefen, Karahanna and Straub(2003)信任為外部變數，並以關係慣性為模型之干擾變數，探討影響消費者使用共享平台之意圖，以及信任與科技接受模式之多重中介效果，並進一步研究人口統計變數對模型之影響，並對 Ocard 生活享樂平台提出改善建議。

研究結果顯示如下：(1)信任對知覺有用性、知覺易用性及使用意圖，(2)知覺易用性對知覺有用性、(3)知覺有用性對使用意圖與(4)使用意圖對使用行為皆具有顯著的正向影響，且(5)知覺有用性會部分中介信任與使用意圖間的關係，(6)知覺有用性會完全中介知覺易用性與使用意圖間的關係，但(7)關係慣性之干擾關係在此研究中並無獲得支持。

年齡、職業、月收入、居住地、得知來源以及使用情形部分對知覺有用性、知覺易用性、使用意圖、使用行為與信任具有顯著性，在得知來源方面，以 Ocard 合作店家為得知來源的人對 Ocard 生活享樂平台的接受度最高，在使用情形部分除關係慣性外，現在仍有持續使用 Ocard 比曾使用過但現已刪除的人對 Ocard 生活享樂平台的接受度更高。

關鍵詞：科技接受模式、信任、關係慣性、Ocard 、多重中介效果

Abstract

Today almost everyone has a cell phone. Modern people prefer multi-functional mobile phones, needing APPs of multiple functions. Excessive APPs not only occupy capacity of the smartphone, but also causes difficulties in finding. In addition, shops often use the membership system to understand consumers' shopping habits and preferences. The membership system is usually an entity membership card or APP of online membership. Ocard helps consumers save membership cards and tickets, and keep the consumer's wallet free of excess cards. Ocard not only has the function of membership and search the restaurant, but also combines the functions of blogs and online reservation. In addition, Ocard prides itself as a customer management expert, integrating multiple systems such as POS system, member accumulation point activities, reservation, take-out, etc., so that the information can be effectively used; and the shopkeeper doesn't need to spend high price developing and maintaining the APP, Ocard can also be used as a source for developing new customers.

This study combines Davis' technology acceptance model came up with in 1989, and the trust as an external variable by Gefen, Karahanna and Straub's came up with in 2003 and relationship inertia as an moderator between usage Intention and use behavior, and the Multiple Mediation of the trust and technology acceptance model. And research the impact of demographic variables on the model, and suggest improvements to Ocard.

(1)The trust had significant positive effects to perceived usefulness, perceived ease-of-use, and usage Intention, (2)perceived ease-of-use to perceived usefulness, (3)perceived usefulness to usage Intention, (4)usage Intention to the use behavior, (5)perceived usefulness partially mediated the relationship between the trust and usage Intention, (6)perceived usefulness fully mediated the relationship between perceived ease-of-use and the usage Intention, but (7)the moderation of relationship inertia was not supported in this study.

Age, occupation, income, living area, source of information, and usage situation were significant in terms of perceived usefulness, perceived ease-of-use, usage Intention, use behavior and the trust. There is greater acceptance of Ocard by those who still using Ocard now than by those who have used Ocard but now is not.

Keywords: TAM, Trust, Relationship Inertia, Ocard, Multiple Mediation