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The Interaction Between Perceived Risk, Attitude, and Intention to Use: An Empirical Study on Bitcoin as a Crypto Currency

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Introduction: As internet and communication technologies are getting developed, the commercial transaction is becoming more electronic. This change also brings new approaches to new payment mechanisms like emergence of crypto currencies. They are virtual and digital currencies which can only be used in electronic environment but they are increasingly treated as a new payment and investment tool. Nevertheless, their use has not spread into the general public, yet. At this point, it will better to take the complex nature of the crypto currencies into consideration because it may still lead to some risks for people and the type of the risks perceived by consumers may influence their attitudes toward and intention to use crypto currencies.

Aim: Accordingly, this study attempts to examine the interaction between perceived risk, attitudes toward and intention to use crypto currencies within the context of Bitcoin, as the first crypto currency.

Method: This study was designed as a causal research. The sample of the study was reached by using convenience sampling method and data were collected with survey. The compiled data were tested with Structural Equation Model.

Findings: A statistically significant and negative relationship was found between perceived financial, time and psychological risk and attitudes toward the use of Bitcoin, and a statistically significant and positive relationship was found between attitudes toward and intention to use Bitcoin. The findings of the study are expected to contribute to both relevant literature and practice by explaining the financial behavior of the individuals within the context of perceived risk theory.

Geçmiş Etkinlikler

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