## **Accepted Manuscript**

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PII: S0747-5632(17)30276-5

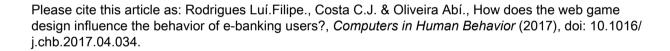
DOI: 10.1016/j.chb.2017.04.034

Reference: CHB 4933

To appear in: Computers in Human Behavior

Received Date: 11 November 2016

Revised Date: 17 April 2017 Accepted Date: 17 April 2017



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## ACCEPTED MANUSCRIPT

## How does the web game design influence the behavior of e-banking users?

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