

Impact of Mobile Services on Business Development and E-Commerce

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Chapter 8

Assessing the Antecedents of User Intention to Use Mobile Payment Services in the Context of Emerging Markets

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ABSTRACT

There is a growing interest in mobile payment services and its study is gaining popularity around the world. After reviewing literature related to mobile payment services, the current study proposes a conceptual model aiming to identify the main antecedents of user behavioral intention to use mobile payment services in an emerging market such as India. The authors collected data in the Delhi/NCR (national capital region) by means of an online survey technique. A structural equation modeling approach was used to test the proposed hypotheses. The results explain the importance of perceived usefulness, perceived attitude, and personal innovation of users in the use of mobile payment services. Perceived risk is found also relevant and negatively influences user intention to use. The findings of the study provide a background to preceding studies and encourage online businesses to combine this technology-based payment service.

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APPENDIX

Table 5.

Constructs	Items	Sources
Perceived Ease of Use (PEOU)	Mobile payments are easy to handle and use. Mobile payments solve all my payments related problems, which save my lot of time. I can access all the transactions easily in Mobile payments.	Kapoor et al., (2015)
Perceived Usefulness (PUSE)	I find Mobile payments very useful to perform daily transaction. Mobile payment enhances my performance and is very helpful. Work becomes simpler and easier after using mobile payments. (D) Mobile payments support me to do things superior and successfully.	
Perceived Attitude (PATT)	Use of mobile payment is a novel and different idea I find mobile payments very nice and convenient Mobile payments apps are the need of present demanding world Use of mobile payment services is thrill and exciting. (D)	
Perceived Risk (PERRISK)	Using mobile payments of my transactions is not completely secure. I would not feel safe by saving and recording my personal information in mobile payments devices. I would not feel safe by saving and recording my financial information in mobile payments devices. (D) Overall, using mobile payments is not very safe. I think I should not use mobile payments due to privacy concerns.	Parasuraman et al., (2005)
Personal Innovation (PINNOV)	I am always ready to try out new and innovative information technology. I am not prepared to try out new technologies and always prefer to pay cash for any transaction. I do not like to experiment with new apps and payment services.	Madan and Yadav (2018)
Intention to Use (INT)	I intend to use mobile payment in the future. I will always try to use mobile payment in my daily life. I plan to use mobile payment frequently. I predict that I would use mobile payments. (D)	

Note. D: deleted item because their factor loading was less than 0.6.