

## 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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## INTRODUCTION

Digital transactions are becoming popular worldwide due to the changes in user attitude and lifestyle concerning the use of mobile payment (Slade et al., 2015a, b). There is substantial evidence assessing factors that affect the use of mobile payments user behavioural intention (Liébana-Cabanillas et al., 2018). Researchers have confirmed that user expects technology to be easy to use, speedy, and provide all the useful services on a single platform (Madan & Yadav, 2016; Sharma et al, 2018). In this sense, mobile payment services are found to be an advanced and multipurpose technique that includes such benefits such as convenience and use friendly processes (Thakur & Srivastava, 2014; Abhishek & Hemchand, 2016). Preceding studies witnessed the rapid increase in the use of mobile payments for various products and services (Liébana-Cabanillas et al., 2017b, 2018). Data shows that India had more than 500 smart phone users in 2018 with 100 percent increase from the previous year. Furthermore, we determined that out of them, 300 million are also active on the use of internet and approx. 150 million make payment with the help of mobile payment services (Jamwal, 2017). This trend is visible due to tremendous change in the education level, status and power level and increase in the knowledge level of users towards mobile payment services (Oliveira et al., 2016). In India, with the aim to promote a digital environment and financial inclusion, government provides several incentives, rewards and cash backs to users on the purchase of good and services digitally and on mobile. Fifteen percent waiver on online and mobile transactions worth INR 2000, several cash backs and rewards points on online activities are a few of such initiatives by the government.

Nevertheless, literature also concludes that the value and numbers of digital mobile transactions are still low in India; this trend is may be due to user cash habits and the preference to physical access to various dealings. Indian customers appear to not enjoy in the use of cards/mobile apps. The main reason behind cash preference is low awareness and scarce information to the use technology (Statista, 2018). Say differently, users are not aware about the benefits and usefulness of the technology. Moreover, there are a few other matters which act as barriers to the adoption and acceptance of mobile payment services, such as the lack of info about product operability, security issues, innovativeness, infrastructural and environmental issues and support services (Sharma et al, 2018). Several studies confirmed that lack of innovativeness and trust due to high risk and security factors is one of the main concerns for the users while choosing mobile payment services through mobile applications (Apanasevic et al 2016; Madan and Yadav, 2016). These studies confirmed users are always concerned about private information leaks and sharing of their personal and financial information while doing transactions through mobile apps (Hossain et al., 2019). To understand such barriers and a few other psychological and technical barriers, which eventually increase usage of mobile payment services, the present study proposed a few key factors that may influence the intention to use mobile payments services (Shaw, 2014; Dwivedi et al., 2017a, 2017b). Past literature confirmed the adoption of various technology adoption models namely, TAM (Technology Acceptance Model) and UTAUT2 (Unified Theory of Acceptance and Use of Technology). These models were used extensively to determine the significance of variables like ease of use, perceived usefulness, perceived attitude, subjective norms and a few more significant factors, which have substantial influence on user behavioural intention.

This study displays that users are promoting and becoming aware about the benefits and challenges of mobile payment services, which influence their adoption and intention (Shaw, 2014; Bhasker, 2016). The present study provides a comprehensive analysis of several determinants that may influence user's intention to use a mobile payment service. The uniqueness of the present research is that it combines a

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