

# Understanding Mobile Payment Platform Adoption: The Mediating Role of Perceived Security and Trust in Kuwaiti Market

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## ABSTRACT

Trust and perceived security are critical predictors of mobile payment platform adoption; however, a gap remains in examining these factors as antecedents—an essential area of focus given the prominent role of security concerns. This study explores how security measures, payment culture, perceived security, and trust influence users' attitudes toward mobile payment platforms in Kuwait. Data collected from 453 surveys were analysed and findings reveal that perceived security (PS) and trust significantly shape users' attitudes toward mobile payment adoption. Security rules and policies (SRP) and security responsibility commitment (SRC) positively influence both PS and trust, whereas security technology protection (STP) does not. Furthermore, uncertainty avoidance (UA) enhances both PS and trust. The study emphasises the importance of communicating security measures and cultural factors to build trust and encourage mobile payment adoption. These insights provide valuable guidance for service providers in developing strategies that address key drivers of user attitudes.

## KEYWORDS

Emerging Market, M-Payments, Mobile Payment Usage, Security Measures, Sustainable Consumer Behavior

## INTRODUCTION

Mobile payment technology has revolutionized transaction methods, enabling payments solely through smartphones (Soegoto & Purna, 2020). These transactions transfer funds for goods or services, with the payer at the point of sale or engaging with a remote merchant (Raina, 2014). Suri (2017) highlighted the benefits of mobile payments or “e-wallets” include dramatically reduced transaction costs, improved convenience, security, and transaction speed. Mobile payments can also redefine

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physical stores by speeding up checkout, integrating online channels and more sustainable business and consumer behavior (Hopalı et al., 2022; Taylor, 2016).

Some key drivers of mobile payment adoption are convenience and time-saving, according to past research (Saxena et al., 2019). In India, perceived ease of use, perceived usefulness, trust (TR), and self-efficacy have a significant positive effect on intentions to adopt mobile payments (Shankar & Datta, 2018) and digital currency (Al Reshaid et al., 2024). Though mobile payment adoption has penetrated many developing countries, there is limited focus on them in the literature (Hassaan & Yaseen, 2024). In another emerging region, the Gulf Cooperation Council (GCC), mobile payments have experienced rapid growth and increasing importance, with its ease of use leading the way (Alhassan et al., 2020). Studies predict continued adoption of mobile payments in the region, as research in Saudi Arabia and Kuwait report consumers have a positive attitude (AT) and willingness to adopt these online services (Alghareeb, 2022; Nissi et al., 2023).

Al-Refai (2020) explained that digital initiatives, such as e-governments, have positive impacts on economic growth of the GCC region. Internet usage in general and digital payment methods are widely used in GCC countries, as well (Kemp, 2023); however, comprehensive research synthesizing and analyzing the factors affecting their mostly successful adoption is lacking (Alkandari et al., 2024). One of the few studies conducted by Alkhawaiter (2020) found that significant predictors of digital payment and banking adoption in GCC countries are TR, perceived security (PS), and perceived usefulness. In addition, the literature has focused primarily on the effects of PS and TR on users' AT toward mobile payment platform adoption (Kabir et al., 2017). However, there has been limited examination into their role as antecedents (Fan et al., 2018), which has created a gap. This is concerning, as user apprehension about security is one of the most common barriers for online payments (Ali et al., 2022; Saxena et al., 2019), and numerous researchers recommend that platforms must have key security properties, including availability, authorization, integrity, authentication, and confidentiality (Hassan et al., 2020; Hwang et al., 2021).

The developing country context of this research is also important. In Kuwait, the Communications and Information Technology Regulatory Authority reports that long term evolution network coverage reaches 100% of the population (Hisham, 2024; Kemp, 2023). Facilitating infrastructure has fueled the popularity of mobile payments platforms in emerging markets, such as Kuwait and the United Arab Emirates (Khan & Al-harby, 2022). Globalization trends have accelerated technological adoption and readiness in emerging markets, enhancing interconnectedness between consumers and financial technology firms (Alkharafi & Alsabah, 2025). This widespread access to mobile technology provides a fertile ground for the adoption of mobile payment platforms. Alshamali and Almutairi (2022) found that monetary donors in Kuwait preferred donating online and ultimately favor the most convenient technology. They go on to recommend that, due to the study sample being accepting of new channels, Zakat-based charities ought to stay up to date with the latest online forms of payments to solicit monetary transfers.

In addition, the cultural trait of uncertainty avoidance (UA) plays a crucial role in the adoption of payment platforms (Al-Okaily et al., 2020). In cultures with high UA, such as Kuwait, individuals prefer clear rules and structured environment to mitigate risks, and this impacts their intention to adopt mobile banking (Akhtar et al., 2019). However, there is a gap in understanding how cultural factors, particularly UA, influence PS and TR in payment platforms (Alkhwaldi et al., 2023). Some studies have studied the impact UA has on AT toward mobile payments, such as in Alkhwaldi et al.'s (2023) study on Jordan and Akhtar et al.'s (2019) study on Pakistan; however, socially and economically, such markets are very different to Kuwait. Therefore, the study aims to fill this gap by examining these cultural dimensions in the context of the Kuwaiti market.

The emergence of mobile payment platforms has made transactions between organizations and customers more efficient and is popular across the Gulf nations (Khan & Al-harby, 2022). This research examines multiple security related constructs, e.g., security technology protection (STP), security rules and policies (SRP), and security responsibility commitment (SRC), in addition to PS and TR as

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