

Investigating Factors which Impact on the Malaysian Customers to Adopt Mobile Payment Services (A Case Study of Kuala Lumpur)

Prepared by: Mohammed Measar

ABSTRACT

The use of information and communication technology has extremely emerged for the last two decades, where it has changed our daily routines and businesses. However, for some people the use of information technologies tools has become a natural part of their daily lives, while others still prefer to use the traditional tools and channels due to some different reasons. Therefore this seems to be the exact motivation to investigate factors influencing the adoption of M-payment by the Malaysian customer by examining the adoption determinants that are specific to the M-payment context. For this seek, a literature review was conducted on matters relate to M-payment services, different information technology adoption models and theories, and other previous studies which has been conducted in the same field, in order to figure out the most influential factors of adopting M-payment services and to develop appropriate M-payment adoption models for the Malaysian customers to assist stakeholder, marketers and operators in providing and marketing the M-payment services. However, the proposed framework was combined from Technological, Technical, Economic, Social and Behavioral factors which relate to M-payment adoption. Besides that, a questionnaire was developed and carried out Kuala Lumpur, Malaysia. As a result, with the use of the SPSS software (Version 12.0), a descriptive analysis was performed on the demographic variables. After that, a T-test and ANOVA analyzes were used to find out the impact of the adoption factors on the M-payment adoption as well as to find out the impact of the demographic variables on the other adoption factors. At the end, findings, conclusion and recommendation were conducted and summarized models for both the influential adoption factors and the influential demographic variables on the other adoption factors were developed.

Keywords: Mobile Commerce, Mobile Payment, Adoption Theory, Technological, Technical, Economic, Social and Behavioral Factors.