

# Influencing factors to use mobile payments

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Cite as:

Rialp Josep, López M<sup>a</sup> Pilar, Chen Jingfei (2019), Influencing factors to use mobile payments. *Proceedings of the European Marketing Academy*, 48th, (8321)

Paper presented at the 48th Annual EMAC Conference, Hamburg, May 24-27, 2019.



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## **Abstract**

This paper introduces perceived risk and use situation to extend the original UTAUT model to understand consumers' intention and actual usage behaviour of mobile payments. The final model proposed is tested using Partial Least Squares Structural Equation Modeling (PLS-SEM) method with data collected through a survey conducted in Spain. We found that performance expectation (PE), effort expectation (EE), social influence (SI) and use situation (US) have a significant positive impact on behaviour intention (BI), while perceived risk (PR) has a negative impact. In addition, behaviour intention (BI) and facilitating conditions (FC) both have a significant positive effect on the consumers' usage behaviour (UB) on mobile payments. Furthermore, the results of multi-group analysis indicate that in different gender groups there are different impacts of use situation (US) on behaviour intention (BI), and the experience with mobile payments will also affect the impact of social influence (SI) on behaviour intention (BI).

**Keywords:** *mobile-payment; perceived-risk; use-situation*

**Track:** Digital Marketing & Social Media