Increasing store loyalty toward m-payment at retailer’s POS

Mónika Alt
Babeș-Bolyai University

Agardi Irma
Corvinus University of Budapest

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Abstract

NFC mobile payment is one of the most recent technology introduced at retailer’s POS. However, this payment method is not widely available at retail stores yet. The investment of this technology would be enhanced if the retailers would get a competitive advantage, and increase consumer store loyalty. Therefore, paper aims to study if the acceptance of mobile payment at retailers’ point of sales will increase the loyalty toward retailers. The m-payment specific technology acceptance model was extended with the loyalty variable, and it was tested on a sample of 580 respondents and analyzed with the SEM method. Our findings proved that usefulness, ease of use, social norms, compatibility, and enjoyment played a significant role in intention to use m-payment technology. Moreover, the intention to use mobile payment in retail stores can create customer loyalty toward the retailer.

Keywords: loyalty; technology acceptance; NFC mobile payment