

Do generations differ in accepting mobile payment?

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Abstract

Consumers use increasingly their mobile phone to pay for products and services. Research on mobile payment assumed that the younger consumers are more likely to use the new payment method than older consumers because they have more affinity to new technology. Therefore, we aim to compare the mobile payment acceptance between different generations. We conducted an online survey among generation Z and X. The sample had been analysed with multi-group SEM. Our findings showed that the technology acceptance are driven mostly by perceived compatibility, usefulness, subjective norms, ease of use and enjoyment related to mobile payment. Surprisingly, only the ease of use showed difference between the two generations. Usefulness, compatibility, enjoyment and subjective norms revealed similar effects on the intended use of mobile payments of both generations.

Keywords: *mobile payment; generation; technology acceptance*

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