Exploring country differences in the adoption of mobile payments: Introducing individual differences and cultural factors into UTAUT2

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Abstract

This research investigated the adoption of mobile payments by introducing individual differences (i.e. perceived risk and personal innovativeness) and cultural factors (i.e., individualism and uncertainty avoidance) into the UTAUT2 model. Data were from web surveys of Chinese, U.S., and Belgian mobile internet users (total n = 1068). We found that the UTAUT2 model was less predictive in the country where the adoption of mobile payments is high (i.e., China). In China, habit was the strongest predictor of use behavior (UB). In contrast, the UTAUT2 model was more predictive in countries where the adoption of mobile payments is lower (i.e. U.S. and Belgium). In these countries, behavioral intention (BI) was the strongest predictor of UB. In the total sample, the structural model revealed that social influence, performance expectancy, hedonic motivation, price value, and habit positively affected behavioral intention to use mobile payments. Meanwhile, BI was an important predictor of UB.

Keywords: *mobile payments; individual differences; cultural factors*

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