

# Risk of cash payment and retail support in mobile payment acceptance during the pandemic

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## **Abstract**

COVID-19 had a profound effect on the payment habits of consumers. This paper aims to study the pandemic's influence on mobile payment acceptance. More precisely, we focused on how the perceived risk of cash payment and support of retailers affect the intention to pay by mobile wallet. The relationships were tested on a sample of 545 Hungarian and Romanian respondents with Structural Equation Modelling. The research findings revealed that the perceived risk of cash payment increased the importance of subjective norms on using mobile payment. Retailers' support in using mobile payment positively influenced the perceived ease of use, usefulness, and social influence. The findings have theoretical and business implications.

**Keywords:** *Mobile payment acceptance; COVID-19; retail stores*

**Track:** Retailing & Omni-Channel Management