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Understanding the determinants of intention to use mobile payment systems: An extended UTAUT perspective

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Abstract

The study aims to examine several factors that impact Mobile Payments (MP) among consumers using the extended unified theory of acceptance and use of technology (UTAUT) model. The study used questionnaires to collect the data; 468 questionnaires were valid for analysis by partial least square structural equation modeling (SEM). The results showed that performance expectancy (PE), Effort Expectancy (EE), facilitating conditions (FC), and trust significantly impact behavioral intention (BI) to use M-payments. On the other hand, social influence (SI) had an insignificant impact on BI's use of M-payments; the study intends to provide M-payments users in Iraq with valuable advice for establishing and developing M-payment services. The findings of this study have offered insight into the critical role of perceived trustworthiness in affecting the behavioral intention to use M-payments for Iraqi M-payments service. Customers' trust in m-payments should bolster by offering safe and dependable options.
