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Exploring the Intention to Use Near-field Communication Mobile Payment Services

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ABSTRACT

While mainland China has become one of the world's fastest growing mobile payment market, Taiwan is still slow in adopting mobile payment services. Taiwan's smartphone penetration is one of the highest in the world. The general public in Taiwan is also knowledgeable. However, the adoption rate of near field communication (NFC) mobile payment services, the underlying technology behind many popular mobile payment services including Apple Pay and Samsung Pay, is needed to be improved. The study explores the factors influencing the use of the NFC mobile payment services. The data was collected via internet survey and a total of 176 valid questionnaires had been received. The research was analyzed by Partial Least Square (PLS) to validate the research model. The results of this study showed that perceived usefulness, perceived ease of use, personal innovativeness in information Technology, and involvement have significant effect on the intention to use NFC Mobile payment services. The study could serve as a basis to the future research regarding adoption of mobile payment.

KEYWORDS Near-field Communication; Mobile Payment; Mobile Financial Services; Technology Adoption

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