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Continuous Usage of Mobile Payment in Taiwan

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ABSTRACT

The increasing adoption of wireless networks and the widespread popularity of smart mobile phones have created opportunities for new and innovative mobile services in Taiwan. Some of the most promising mobile financial services are mobile payment services. This study identifies the phenomenon of mobile payments services in Taiwan. This study also builds and tests a research model regarding the factors influencing the continuous usage of mobile payment from users' perspectives. The subjects of the research are users who have mobile payment usage experiences. A total of 209 valid questionnaires were collected. Structural equation modeling (SEM) was used to test the research hypothesis. The causal relationships between variables in the model are validated. The results of this study show that the users' satisfaction with the mobile payment service has a significant positive impact on the continuous adoption. Also, both the "confirmation" of the mobile payment service and "post-user beliefs" have significant positive impact on users' satisfaction. The results of the study provide academic and practical implications for future growth of mobile financial services.

KEYWORDS Mobile Payment; Taiwan; Mobile Financial Services; Technology Adoption

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