

Multi-Cultural Study of End-User Proximity Mobile Payment Adoption: TAM and Organisational Semiotics Investigation

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ABSTRACT

Mobile technologies, in particular, smartphones are reshaping individual and organisational behaviour at different levels and pace. This research focuses on the multi-cultural use and acceptance of proximity mobile payment (m-payment) which is more prevalent in some countries than other countries. Previous analysis of m-payment adoption extended the Technology Acceptance Model (TAM) to include external factors of use and acceptance identified through Organisational Semiotics (OS). This paper presents the development of constructs and measurements based on the identified requirements for m-payment adoption. It also presents the pilot study results to validate the salient factors. This study furthers m-payment research by addressing the technical and social aspects via TAM and OS, as well as identifying empirical factors to increase m-payment adoption in multi-cultural context.

Keywords: Mobile Payment, Proximity, TAM, Organisational Semiotics, Adoption