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Exploring consumer adoption of proximity mobile payments

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Abstract

The widespread penetration of proximity mobile payment (MP) systems could drastically change the methods in which consumers purchase goods and services. However, earlier forecasts of the success of these systems have been substantially reduced due to lower than anticipated uptake of the supporting near field communication technology. This study explores the potential of a new model of consumer technology adoption, and its extension with trust and risk constructs, in explaining non-users' adoption of proximity MPs. Analysis of data collected from 244 UK consumers reveals that the extended model explains more variance in behavioural intention, but performance expectancy remains the strongest predictor across both models. The findings provide new and important theoretical and practical contributions, particularly for strategic development and marketing of proximity MPs in the UK.

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