

Factors that Influence Intention to Use Quick Response Code Mobile Payment in Malaysia: The Experienced Users Perspective

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The high penetration rates of smartphone and the advancement of technological innovation have increased the popularity of mobile payment worldwide. However, despite the efforts of the government to boost the adoption of e-wallet, Malaysian consumers are still slow in the adoption of the Quick Response (QR) code mobile payment. This study aims to investigate the effects of perceived usefulness, perceived ease of use, and perceived security on the intention to use QR code mobile payment among the experienced users in Malaysia. This study also intends to analyze the moderating effect of personal innovativeness on the intention to use QR code mobile payment. The study applied an extended Technology Acceptance Model to predict the intention to use QR code mobile payment. A quantitative approach using the convenience sampling technique was adopted. The self-administered questionnaire was distributed online and a total of 211 valid responses were collected. The study found that all factors have a significant positive effect on the intention to use QR code mobile payment. Perceived usefulness has the strongest positive effect on the intention to use, followed by perceived ease of use and perceived security. However, there is no significant moderating effect of personal innovativeness on the intention to use.

Keywords: *Extended Technology Acceptance Model (TAM), Intention to Use, Personal Innovativeness, Quick Response (QR) Code Mobile Payment*