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A Conceptual framework for Measuring Acceptance of Contactless Payment Methods

By: Raza, A (Raza, Ali)^[1,2]; Shaikh, H (Shaikh, Humaiz)^[2]; Qureshi, MS (Qureshi, Muhammad Shuaib)^[2]; Ul Qayyum, N (Ul Qayyum, Noor)^[2]; Shah, A (Shah, Asadullah)^[2]

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Abstract

Contactless payment or 'Near Field Communication has become extremely popular worldwide and does not seem to be slowing down. Pakistan has taken action in implementing this technology across the various banking, stake holding and merchant based sectors, which will be provided to their relevant consumers. Developing countries have been frontrunners in the research and implementation of NFC technology. Pakistan has recognized the vitality of this system and is making strides in their own right. Significant factors as to the delayed approval and acceptance of this mobile system will be explored in this study. UTAUT2 (unified theory of acceptance and use of technology), a widely accepted model used in technology, forms the basis of the 'integrated framework' research proposal. Significant factors will be determined through the use of this framework. The conceptual model which has been proposed, can be further defined by 15 factors which includes; Performance expectancy, Effort expectancy, Social influence, Facilitating expectancy, Hedonic motivation, Habit, Behavioral intention, Trust, Privacy, Cost, Security, Self- efficiency, Compatibility, Complexity and. A 'mix mode' survey which comprises of quantitative and qualitative methodologies in the form of online surveys will be acquired from the mobile users. AMOS and SPSS software will be used to conduct the analysis. As a beneficial factor, which has been identified in the previous research, the acceptance of this technology by individuals in the bank sectors holds relevant importance. The country and its population will both benefit from the NFC technology.

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Author Information

Reprint Address: Raza, A (reprint author)


Indus Univ, Dept Comp, Karachi, Pakistan.

Reprint Address: Raza, A (reprint author)

 Int Islamic Univ Malaysia, KICT, Selangor, Malaysia.

Addresses:

[1] Indus Univ, Dept Comp, Karachi, Pakistan

 [2] Int Islamic Univ Malaysia, KICT, Selangor, Malaysia

E-mail Addresses: ali.rang@indus.edu.pk; humaiz_shaikh@hotmail.com; qureshi.shuaib@gmail.com;

noorulqayyum@msn.com; asadullah@iium.edu.my

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