

# Predicting mobile network operators users m-payment intention

Predicting  
mobile  
network  
operators

Choi-Meng Leong

*Faculty of Business, UCSI University, Kuching, Malaysia*

Kim-Lim Tan

*Faculty of Business and Law, The University of Newcastle, Singapore*

Chin-Hong Puah

*Faculty of Economics and Business, Universiti Malaysia Sarawak,  
Kota Samarahan, Malaysia, and*

Shyh-Ming Chong

*Faculty of Hospitality and Tourism Management, UCSI University, Kuching, Malaysia*

Received 28 October 2019  
Revised 9 March 2020  
12 April 2020  
Accepted 10 May 2020

## Abstract

**Purpose** – This study aims to investigate the intention of using mobile payment (m-payment) services in Sarawak, Malaysia.

**Design/methodology/approach** – A total of 194 online payment users were selected to respond to the structured questionnaire. The partial least squares-structural equation modelling (PLS-SEM) was used to analyse the data by assessing the measurement and model.

**Findings** – Perceived usefulness (PU) and perceived ease of use mediated the relationship between perceived compatibility (PC) and the intention to use the mobile payment for mobile network operators' services.

**Research limitations/implications** – The analysis provides insights that PC is considered as a significant determinant for mobile payment of mobile network operators' services.

**Practical implications** – The operators can consider factors such as PC in the design of their mobile applications and the potential to expand the m-payment services to others e-wallet such as Sarawak e-wallet. The model possesses medium prediction power, which suggests that other variables such as perceived security and personal innovativeness also can be used to predict the usage behaviour of mobile payment for the mobile network services.

**Originality/value** – The present study contributes to the m-payment users' behaviour intention literature by investigating the mobile-based predictors of using m-payment technology in an emerging digital economy state in Sarawak, Malaysia. This study also extends the knowledge of technology acceptance model by introducing the mediation effect of PU and ease of use between the mobile-based predictors and m-payment intention.

**Keywords** Mediation, M-payment intention, Perceived compatibility, Perceived security, Personal innovativeness, User mobility

**Paper type** Research paper

## 1. Introduction

Mobile commerce is an environment where consumers and sellers exchange goods and services through wireless handheld devices such as smartphones and tablets. As a form of



The authors acknowledge the conference funding of UCSI University (CFR-2019-000106, CONF-NATN-FOBIS/SWK-106) for the initial presentation of this work in the conference.