



RAI - Revista de Administração e Inovação

ISSN: 1809-2039

campanario@uninove.br

Universidade de São Paulo

Brasil

de Sena Abrahão, Ricardo; Moriguchi, Stella Naomi; Andrade, Darly Fernando
Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of
Acceptance and Use of Technology (UTAUT)

RAI - Revista de Administração e Inovação, vol. 13, núm. 3, 2016, pp. 221-230

Universidade de São Paulo

São Paulo, Brasil

Available in: <http://www.redalyc.org/articulo.oa?id=97347030008>

Abstract

The technological improvement coupled with the growing use of smartphones has, among other functions, facilitated purchase and payment transactions through the mobile phone. This phenomenon occurs worldwide and provides individuals more flexibility and convenience in carrying out their daily activities. This article aims to evaluate the intention of adopting a future mobile payment service from the perspective of current Brazilian consumers of mobile phones, based on the Unified Theory of Acceptance and Use of Technology (UTAUT). The survey was carried out with mobile customers of a telecommunications company that operates in southeastern Brazil, with a valid sample of 605 respondents. Using structural equation modeling, 76% of behavioral intention was explained through performance expectation, effort expectation, social influence and perceived risk. Perceived cost was found not statistically significant at the level of 5%. This result serves as a guide to participants in the payments market to develop a service for mobile payments of good performance, easy to use, secure and promotes the action of the social circle of the individual at a fair price, in other words, that meets needs and expectations of today's mobile phone users. As well as serves as a stimulus to the development of communication and marketing strategies that highlight these positive attributes and awaken the intention of adoption of the service by the wider range of people as possible.

Keywords

Mobile payment, Innovation, Adoption intention, Acceptance and use of technology.

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