

The Moderating Role of Payment Platform Applications' Relationship with Increasing Purchase Intention Among Customers in Kuwait - Unified Theory of Acceptance and Sustainable Use of Technology Model

Authors : Ahmad Alsaber

Abstract : This paper aims to understand the intermediary role of the payment platform applications by analyzing the various factors that can influence the desirability of utilizing said payment services in Kuwait, as well as to determine the effect of the presence of different types of payment platforms on the variables of the "Unified Theory of Acceptance and Use of Technology" (UTAUT) model. The UTAUT model's findings will provide an important understanding of the moderating role of payment platform mobile applications. This study will explore the influence of payment platform mobile applications on customer purchase intentions in Kuwait by employing a quantitative survey of 200 local customers. Questions will cover their usage of payment platforms, purchase intent, and overall satisfaction. The information gathered is then analyzed using descriptive statistics and correlation analysis in order to gain insights. The research hopes to provide greater insight into the effect of mobile payment platforms on customer purchase intentions in Kuwait. This research will provide important implications to marketers and customer service providers, informing their strategies and initiatives, as well as offer recommendations to payment platform providers on how to improve customer satisfaction and security. The study results suggest that the likelihood of a purchase is affected by performance expectancy, effort expectancy, social influence, risk, and trust. The purpose of this research is to understand the advancements in the different variables that Kuwaiti customers consider while dealing with mobile banking applications. With the implementation of stronger security measures, progressively more payment platform applications are being utilized in the Kuwaiti marketplace, making them more desirable with their accessibility and usability. With the development of the Kuwaiti digital economy, it is expected that mobile banking will have a greater impact on banking transactions and services in the future.

Keywords : purchase intention, UTAUT, performance expectancy, social influence, risk, trust

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