The Evaluation of a Mobile Proximity Payment Application through Its Legitimacy and Social Acceptability

Authors : Intissar Abbes, Yousra Hallem, Jean-michel Sahut

Abstract : The purpose of this research is to explore the legitimacy of a proximity mobile payment (PMP) system by taking into account the social aspects related to its use (social acceptability). We have chosen to focus on the acceptability process of a PMP application ('Flashplay') from the first testing to the adoption in a service context. This PMP solution is a pilot program developed as part of a global strategy of disintermediation in various sectors (retail, catering, and entertainment). This case is particularly interesting for two reasons: the context and environment are suitable to the adoption of innovation in payment like other African countries and the possibility to study different stages of the social acceptability process of that PMP system. The neo-institutional theory is mobilized to identify the three pillars of legitimacy: cognitive, normative and regulatory. A longitudinal qualitative study was conducted with 27 customers using the PMP service. Results highlighted the importance of the consumption system and the service provider as institutions. Recommendations are thus proposed to PMP service providers in order to rethink the design and implementation strategies of their PMP system to ensure their adoption and promote the institutionalization of this type of consumption practice.

Keywords : legitimacy, payment, acceptability, mobility

Conference Title : ICBG 2019 : International Conference on e-Business and e-Government

Conference Location : Berlin, Germany

Conference Dates : May 21-22, 2019