

# **Exploring customer trust in B2C mobile payments – A qualitative study**

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## **Abstract**

Mobile payments have been deployed by businesses for more than a decade. Customers use mobile payments if they trust in this relatively new payment method, have a belief and confidence in, as well as reliance on its services and applications. Despite its potential, the current literature shows that there is lack of customer trust in B2C mobile payments, and a lack of studies that determine the factors that influence their trust in these payments; which make these factors yet to be understood, especially in the Middle East region. Thus, this study aims to explore the factors that influence customer trust in mobile payments. The empirical data for this explorative study was collected by establishing four focus group sessions in the UAE. The results indicate that the explored significant factors can be classified into five main groups: customer characteristics, environmental (social and cultural) influences, provider characteristics, mobile-device characteristics, and perceived risks.