

Positing a Factorial Model for Consumer Trust in Mobile Payments

Ahmed Shuhaiber, Hans Lehmann, Tony Hooper

Abstract

Payments via mobile and wireless terminal devices (i.e. cell phone/smartphone handsets) have been introduced by businesses for more than a decade now—alas mostly with less than desired success. There are numerous barriers to widespread adoption and the required wireless architectures are often prone to competitive as well as technological incompatibilities. However, one important acceptance/appropriation determinant is users' trust. A review of current literature indicates insufficient levels of consumer trust in mobile payments—despite its widely acknowledged potential. Moreover, this seems to be accompanied by a dearth of research aimed at establishing, isolating and operationally defining the factors that influence consumer trust in these payments. This study explored such trust factors in an explorative, qualitative study using focus group sessions in a significant Middle Eastern country. The results are formulated in a factorial framework based on five main conceptualisations: user/consumer characteristics; environmental (social, business and cultural) influences; provider profiles; mobile-device specifications; and the nature/level of perceived risks.