



Antecedents of Trust and their Impact on Continuance Intention of Mobile payment Platforms: A mediating and moderating study from Pakistan

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Abstract

Further to Innovation Diffusion Theory, this academic research uniquely contributes empirically, investigating antecedents of Trust and their Impact on Continuance Intention of Mobile payment Platforms in Pakistan. Mobility, Customization, Security and Reputation were tested as antecedents of Trust in Mobile Payment Platforms and all gave significant results. The mediating effect of Trust in relationships between all the Antecedents (Mobility to Reputation) and Continuance Intention was investigated. Lastly, the moderating effect of gender on all relationships was also tested and gender differences significantly reflected an impact on Customization, Security, Reputation and Convenience; whereby for the former two variables the impact is higher on female customers whereas for the latter two the impact is higher on male customers. Also, female respondents showed a greater likelihood towards Trust. Data was collected from 400 Mobile Payment Platform through a questionnaire survey from subscribers in Pakistan, all of them having used a Mobile Payment Platform at least once in their lifetime. SEM was performed on the data with CFA and Path Analysis, using the Smart PLS 3 software to test the regression relationships between latent constructs. Mediation was studied through Process Macro for SPSS and Moderation Analysis was carried out through Multi-Group Analysis on SmartPLS 3.

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