International Journal of Management
Volume 11, Issue 04, April 2020, pp. 140-150. Article ID: IJM_11_04_015
Available online at http://www.iaeme.com/ijm/issues.asp?JType=IJM&VType=11&IType=4
Journal Impact Factor (2020): 10.1471 (Calculated by GISI) www.jifactor.com
ISSN Print: 0976-6502 and ISSN Online: 0976-6510

FACTORS INFLUENCING CONSUMERS ATTITUDE TOWARDS MOBILE PAYMENT APPLICATIONS

K. Kavitha
Assistant professor, school of management, SRM institute of science and technology, India.

Dr. D. Kannan
Assistant Professor, Department of business administration, Annamalai University, India.

ABSTRACT

The purpose of this paper to understand and investigate the factors which impact the attitude of consumers towards mobile payment applications. To conduct a sequence of statistical test intended to confirm the consistency and strength of the tool a total of 200 respondents were used. The hypothesis was tested with Smart PLS 3.0 SEM to find out whether the key factor of TAM predicts the attitude of consumers towards mobile payment applications. The research outcome shows that the usefulness, ease of use, security and risk having direct impact towards the consumer attitude towards the applications of mobile wallets as it proves that it will influence the attitude of the consumers. The study validates that Perceive ease of use, perceived usefulness and perceived risk strongly influence the attitude of the consumer. The study examines the data for a specific duration. Taking in to account the rapid changing value of accepting and adoption of mobile payments a panel study can be conducted as the study involves the repetitive opinions. Moreover, the probability of including the other factors like enjoyments, benefits, innovations in payment applications can be consider for future analysis that is not included in this research. Mobile payment applications are delivering new way of digital payments to the consumers to complete their transaction process easily. So, this study tries to understand the factors impacts the attitude of the consumers towards mobile payment applications.

Keywords: Attitude of consumers, Risk, Security, Mobile payment applications.

Cite this Article: K. Kavitha and Dr. D. Kannan, Factors Influencing Consumers Attitude towards Mobile Payment Applications. *International Journal of Management*, 11 (4), 2020, pp. 140-150.

http://www.iaeme.com/IJM/issues.asp?JType=IJM&VType=11&IType=4

1. INTRODUCTION

1.1. Mobile Wallet

Mobile wallets are digital wallets in which an individual can add Money via credit and debit cards also individual can make payments. Nowadays mobile payment consist of wide range of applications include of mobile prepaid and post-paid payments, DTH payments, Electricity Payments, Customers can book a cylinder, book flight and bus tickets also train tickets using the mobile payment applications. As mobile payment applications are electronic prepaid account consumers no need to carry money all the time as they use any mobile payment applications. Customers can scan any QR in the retail outlets to complete the transaction if they are using mobile wallets. Master Card Digital Payments Study 2017 describes that "Mobile wallets still gain prominence in smartphones and laptops across the world and dominated the discussions of recent ways to pay. With the subject now topping 75% of conversations tracked within the 2017". The quick proliferation in the penetration of mobile wallets has changed the customers to avoid withdrawal of cash in ATMs.

1.2. One-click for payment

Since Customers are always holding mobile phones the mobile wallets might be used anywhere anytime as they need the mobility of associated internet to use the mobile wallets. The consumer can make the payment by a single click

1.3. Easily accessible

The mobile wallets are easily accessible and it can be used anywhere in anyplace the customer only need any mobile payment application to be installed in their phone with a good internet connection to complete the process

1.4. Multiple Usages

The applications of mobile payment are many like consumer can transfer cash, bill payments, ticket bookings etc.

1.5. Strong Security features

Mobile payment applications offer serious safety and confidence to the consumers to use the wallets. Much user transfers to mobile wallets because it contains an extra layer of security. Most of the mobile payment applications come with extra security like one time password, finger prints and security pin for authentication.

1.6. Several benefits

Mobile payment applications holds many applications like Scratch Cards, Discounts, Cash Backs, offers when a customer using a particular mobile wallets.

2. PROCEDURE TO USE MOBILE WALLETS

- Download the mobile payment app on our android or ios device after that signup to access the services using our mail id and personal mobile number
- Ladd money to the mobile payment app through debt card ,credit card and net banking
- Now we can use the services provided by the mobile wallet applications
- Then you can use that added amount in a number of things. You can also use other services provided by your mobile wallet app.

Mobile Wallets has grown rapidly in India. As per a BI Mobile Payments report, in-store mobile payments would grow to $503 billion by 2020. As per another report Mobile Payment Volume would increase tenfold by 2021.

2.1. Mobile Wallet in India

According to cashlessindia.gov.in a mobile wallet is a method to carry money in digital format. You can link your credit card or debit card evidence in mobile device to mobile wallet application or you can allocate money online to mobile wallet. As an alternative of using your ATM card to make buying, you can pay with your smartphone, tablet, or smart watch. Aperson's account is essential to be related to the digital wallet to add money in it. Most banks have their e-wallets and some private companies. e.g. Paytm, Freecharge, MobiKwik, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, SpeedPay etc.

2.2. Funds Transfer limit

For Users of mobile wallet No KYC - Rs 20,000/ month (revised from Rs 10,000 to current till 30th Dec. 2016) for full KYC – Rs 1,00,000/- month. For Merchants to use mobile wallets Self-Declared - Rs 50,000/ month and With KYC – Rs 1,00,000/- month

2.3. Various e-Wallet companies in India

According to pmjandhanyojana below mentioned is the list of Mobile payment Companies that are operational in India.

Table 1 Various e-Wallet companies in India

Mobile wallet	Money transfer to Bank	Rating by customers
PhonePe	Yes	4.5
Paytm	Yes	4.4
ITZ Cash	Yes	4.4
MobiKwik	Yes	4.4
G pay	Yes	4.4
M-pesa Vodafone	Yes	4.2
FreeCharge	No	4.2
Airtel Money- Airtel	Yes	4.2
Jio Money-Reliance	No	4.2
PayZappHDFC	Yes	4.0
Amazon Pay -Amazon	No	4.0
CitrusWallet	Yes	4.0
State Bank Budddy	Yes	3.8
m.Rupee	Yes	3.8

3. OBJECTIVE

This study aims on determining and examining some factors that will provide advantage to the study to identify the factors influencing the attitude of consumer towards mobile payment applications. This study is examined using TAM model to analyze the factors .Thus the objectives of the study is

- To identify the factors influencing the consumer attitude towards mobile payment applications

- To investigate whether perceived ease of use and perceived risk impact the attitude of consumers towards mobile payment applications

3.1. Theoretical framework

For his doctorate proposal Fred Davis in the year 1986 proposed the Technology acceptance model (TAM). Technology acceptance model is precisely developed model for analysing the user's acceptance of technology. In the year 1989 Davis used Technology Acceptance model to explain the performance of computer technologies in use. The ultimate aim of Davis is to explain the complete elements of computer technologies that ends in describing the behaviour of the users. The basic Technology acceptance model consist of two specific opinions Perceived usefulness and perceived ease of use. According to Venkatesh and Davis (1996) the opinion of a person towards a new computer system moreover influenced by the diverse factors that are brought up as the external variable in Technology Acceptance Model

3.2. Consumer Attitude

The quantity of positive and negative feeling a consumer obtain towards a technology is called attitude (Schierzs' et al., 2010). Based on the theory of Allport (1935) attitude is intellectual and neutral state of reading that is establishedover an individual knowledge towards technology which directly influences the individual response when the individual adopting the technology. When an individual adopting a particular behaviour the belief gained as result of adapting that behaviour is called consumer attitude(Ajzen& Fishbein, 1980).Based on the theory of TRA betterpurpose to adopt a specific performance is acquired when an individual obtain more positive attitude towards behaviour, TRA theory also suggest that an individual behaviour is most of the time motivated by attitude. (Shih & Fang, 2004) describes intention as a purpose of attitude that impact the consumer in online shopping. In the earlier studies a significant association has been obtained between belief towards the particular technology and intention to use the technology(Yank&Yoo, 2004; Schierzs' et al., 2010).

3.3. Perceived Usefulness (PU)

Perceived usefulness has been used in most of the researchers to to prove whether the technology enhance the performance and it is identified as one of the most important factors in analysing the impact of attitude of the customers. Perceived usefulness is unique and fundamental factors for analysing the usage oif technology and adoption of technology (negahban&chung, 2014 ,Tarhiental, 2016) According to Davis ,1989 the perceived usefulness is the degree in which an individual trust that adopting a certain system will improve their work performance. (Lee and Kim,2009) in their study described that perceived usefulness shows a progressive or significant impact on authentic usage of intranet technology. Shanmugam, Wen and Savarimuth (2014) have proved that a direct impact and significant relationship between the consumer attitudes when compared with perceived usefulness.

H1: Perceived usefulness (PU) of mobile payment applications shows a significant and positive relationship with attitude towards using mobile payment applications.

H6: Perceived usefulness (PU) of mobile payment applications shows a significant and positive relationship with Perceived Ease of Use(PEOU)

H7: Perceived usefulness (PU) of mobile payment applications Shows a significant and positive relationship with perceived risk (PR)

3.4. Perceived Ease of Use

Perceived Ease of Use is defined as the degree to which the user finds that a certain system is effortless and user friendly. According to (Venkatesh, 2000) in the direction of acceptance of

mobile payment applications perceived ease of use plays a important role. (Pagane and Schipani;2004) described that to ease the use in the technology the mobile payment application should have a direct or user-friendly process with a specified representation and performance keys which can create the opinion among the customer that the particular system is user friendly. Based on the study proposed by (Shin & Lee ;2014) they revealed that the important components of technology promptness, positive attitude, innovations, uncertainty about technology as distress about technology are the important determinants of both Perceived usefulness (PU) and Perceived Ease of use (PEOU)

H2: Perceived ease of use (PEOU) of mobile payment applications shows significant and positive relationship with attitude towards using mobile payment applications.

H5: Perceived ease of use (PEOU) of mobile payment applications shows a significant and positive relationship with perceived security (PS)

3.5. Perceived Security (PS)

Perceived security is defined as the amount of trust and confidence when a web channel, technology transforming sensitive information, transaction process (Salisbury et al; 2001). As the mobile payment applications are coming out with new innovations the innovation within the mobile payment applications has attained much importance in the research of marketing as it probably create the purchasers risk when they use the mobile payment applications (Lim, 2003 : Mitchell,1999 :Cho,2005). In computerized applications the security risk is found to be the potential concern for users (Lwin,Williams&Wirtz ,2007). As the users doesn't have any past experience with the mobile payment applications the customer feels it as risk (Bauer; Reinhardt, Barnes &Neuman:2005). When related to physical merchandises, the amenities are measure to be more difficult to measure and they are uncertain (Geffen, Karahanna and Straub, 2003: Mitchell,1999). When making the transaction through mobile payment applications the consumers have much concerns about data privacy, indiviadal loss of data, and also about the process of transcation according to (Bauer, Reinhardt and Schule;2005). Confidence, Trustworthiness, Transaction Security and Status are the determinants that impact the consumers to basically accept the type of payment, according to Cho;2004

H3: Perceived security (PS) of mobile payment applications shows a significant and positive relationship with Consumers attitude towards using mobile payment applications.

H8: Perceived security (PS) of mobile payment applications has a significant and positive relationship with perceived risk (PR)

3.6. Perceived Risk (PR)

The uncertainty about the process in a technology the consumer acquires when doing online transactions. Consumer acquires some doubts about a technology it includes financial, functional time risk about a certain technology. Lin;2008 From the year 1960s the perceived risk has been familiarized to explain the behaviour of the consumers. Substantial investigation has been observed to analyse the impact of risk on consumer higher reasoning process. According to Peter and Rayn (1976) has identified risk a form individual probable loss. The potential loss when following an anticipated result is defined as Perceived risk Featherman&Pavlou (2003)

H4: Perceived risk (PR) of mobile payment applications shows a significant and positive relationship with consumers' attitude towards using mobile payment applications.

4. RESEARCH METHODOLOGY

This study investigated in understanding the determinants of consumer attitude towards the usage of mobile payment applications. For the above mentioned reasons the consumers of the

mobile payment applications in and around Chennai were chosen to identify the opinion for this study using convenience based sampling. On-line Googleforms were used to collect data

4.1. Demographic Details

Most of the Respondents were males (71.5%) and females (28.4%), most of them are degree holders (51.9%) and were mostly aged between 18 and 25 years (58.8%) and between 26 and 35years (31.3%).

The variables for the research were measure through structured questionnaire, the questionnaire consist of closed end questions about the constructs to be studied in the research and other demographic details. Precisely the respondents were asked about how they feel about the using of mobile payment applications. All the questions were related to constructs used 5-point likertscale, seeing the variation in the answers respondents have a wide range of opinions from strongly disagree to agree, that is evident from mean and deviation values

Table 2 Construct reliability and validity and discriminant analysis

CONSTRUCT	MEAN	SD	Chronba's Alpha	Rho_A	AVE	PU	PEOU	PS	PR	CA
PU	3.116	1.26	0.8172	0.885	0.626	0.684				
PEOU	2.329	0.856	0.747	0.781	0.573	0.359	0.653			
PS	3.208	1.157	0.754	0.659	0.595	0384	0.299	0.791		
PR	3.214	1.119	0.714	0.731	0.568	0.345	0.389	0.274	0.757	
CA	3.201	1.117	0.737	0.611	0.526	0.544	0.546	0.371	0.613	0.704

*NOTE: PU- Perceived Usefulness, PEOU-Perceived Ease of Use, PS – Perceived Security, PR- Percieved Risk, CA-Consumer Attitude

The items used in the research constructs were subjected to measurement model by using SmartPLS 3.0. The estimated model showing the items of mean (M), standarddeviation (SD) and factor loadings is given in Table . The core consistency of the data was measured using Cronbach's α. that was observed that the values of all the variables exceed the lowest required value of 0.7(Lin and Huang, 2008). The model is evaluated by means of calculating the standards of convergent and discriminant validity. To analyse the convergentvalidity, the values of composite reliability (CR) ought to be more than 0.7 and the common variance extracted (AVE) must be more than 0.5 (Zhang et al., 2014). According to (Fornell and Larcker, 1981; Liao et al., 2006) the discriminant validity of data is satisfied if the square root of the AVE for each of the construct is higher than the correlation coefficient when compared with other constructs. From the above table it is evident that the diagonal elements in the above matrix are the square root of AVE and the off-diagonal elements in the table are the simple correlation coefficient among the corresponding constructs. In this study the value of both CR and AVE for every construct in the matrix is greater than 0.7 and 0.5. Another principle for measuring discriminant validity is cross-loadings, here in the above table the indicator loadings on its own construct is higher than the cross loading on any other construct (Chin, 1998). This another condition for discriminant analysis is also satisfied in this data

Table 2.1 Condition for discriminant analysis

Constructs	CA	PEOU	PR	PS	PU
CA1	0.550				
CA2	0.636				
CA3	0.750				
CA4	0.709				

Constructs	CA	PEOU	PR	PS	PU
PEOU1		0.621			
PEOU2		0.847			
PEOU3		0.806			
PEOU4		0.735			
PR1			0.556		
PR2			0.743		
PR3			0.713		
PR4			0.730		
PS1				0.602	
PS2				0.691	
PS3				0.719	
PS4				0.781	
PU1					0.790
PU2					0.812
PU3					0.725
PU4					0.852

*NOTE: PU- Perceived Usefulness, PEOU-Perceived Ease Of Use, PS – Perceived Security, PR- Percieved Risk, CA-Consumer Attitude

5. STRUCTURAL MODEL EVALUATION

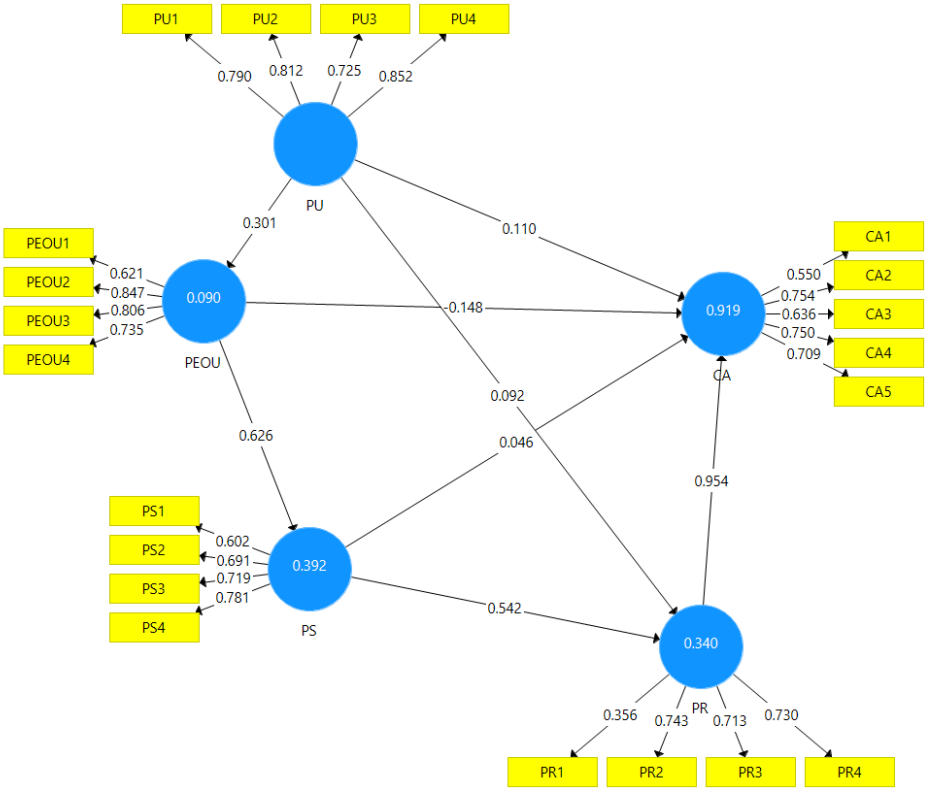

Figure 1 Structural Model

The structural equation model has estimated by applying a boot strapping based on the studies of (Vinzi et al., 2010) are sampling techniques that is used to draws a large number of samples say 5000 from the data assigned for obtaining the results.

Table 2 Eight hypothesis

Assumption	Relationship between variables	sample	Mean	(STDEV)	TStatistics (IO/STDEV)	P values	Accepted /rejected
H1	PU -> CA	0.110	0.109	0.045	2.424	0.016	Accepted
H2	PEOU -> CA	-0.148	-0.138	0..074	2.004	0.046	Accepted
H3	PS -> CA	0.046	0.041	0.044	1.060	0.290	Accepted
H4	PR -> CA	0.954	0.958	0.031	30.473	0.000	Accepted
H5	PEOU -> PS	0.626	0.623	0.100	6.288	0.000	Accepted
H6	PU-> PEOU	0.301	0.313	0.130	2.319	0.021	Accepted
H7	PU -> PR	0.092	0.095	0.129	0.715	0.475	Rejected
H8	PS -> PR	0.542	0.533	0.110	4.917	0.000	Accepted

PU- Perceived Usefulness, PEOU-Perceived Ease of Use, PS – Perceived Security, PR-Percieved Risk, CA-Consumer Attitude

From the above table it is observed that eight hypothesis is assigned and seven are supported and one is rejected. It is seen from the studies the PU, PS, PR is having a significant and positive impact towards consumer attitude, is significant but showing negative impact towards attitude according to the study PEOU The construct PEOU having significant impact on consumer attitude and perceived security it means if a person beliefs' that if the mobile wallets applications are easy to use the person acquires a positive attitude and that attitude will increase the intention of the individual also the results show that if the applications are easy to use the respondents feel that that the mobile wallets perceive security. The construct perceived usefulness (PU) is significant relationship towards consumer attitude and Perceived Ease of Use but insignificant with Perceived risk, the construct Perceived Security is showing a significant relationship towards attitude of consumers and Perceived Risk, construct Perceived risk is showing positive and significant influence toward the attitude of consumers towards mobile payment applications

6. DISCUSSION AND IMPLICATIONS

In this study Most of the Respondents were males (71.5%) and females (28.4%), most of them are degree holders (51.9%) and were mostly aged between 18 and 25 years (58.8%) and between 26 and 35years (31.3%).Most of the respondents of this study use cash on delivery and debit cards for the purchase about 20% of the respondents were not aware of mobile wallets. Based on the ratings in the Play store and answers of the respondents the maximum reached mobile wallets among the customers are G-pay, PayTM, AmazonPay, Freecharge,and MobiKwik. In this most of the respondents are aware about Gpay, AmazonPay and PayTM as these are mostly available when they go for shopping online.

The data is measured using the measurement model Smart PLS 3.0 software. It is seen that most of the standardized loadings were above o.7 except for 5 items. The condition for minimum AVE of being greater than 0.50 and construct reliability is greater than 0.7 is also satisfied according to(Henseler et al., 2009).the discriminant validity loading is also satisfied

The path coefficient indicates that out of 8 hypothesis 7 hypothesis are accepted and one hypothesis is rejected. With respect to the study the constructs Perceived usefulness, Perceived Security, Perceived Risk is depicting significant direct impact on consumer attitude as the p values are lesser than 0.05 Perceived Ease of Use is showing negative impact towards attitude and it is significant as the p value are lower than 0.05.The Hypothesis H5 depicts that PEOU is having significant relationship towards PS it means Davis defined this as "the degree to which

a person believes that using a particular system would be free from effort" (Davis 1989) is having likelihood relationship towards the degree of belief and trust in a web channel to transmit sensitive information (Salisbury et al., 2001) H6 depicts that Perceived Usefulness is having significant relationship with Perceived ease of use which interprets that ; perceived usefulness is the individual possibility that using the knowledge would increase the technique a consumer can complete a transaction online (Polatoglu and Ekin, 2001; Liao and Cheung, 2002) is having positive impact towards the point in which an individual be certain of that consuming a specific structure would be free from determination" (Davis 1989) H7 depicts that Perceived Usefulness is having insignificant relationship towards Perceived Risk ,insignificantly impacts the decision to use mobile payment applications As Mobile payment refers to financial process of transaction for personal activities using electronic devices that will support the transaction through mobile with good internet services. H8 depicts that perceived security is having direct relationship with perceived risk.

7. LIMITATIONS

Like all the research the study also holds the limitations which provide future openings for the investigation, assumed the people of mobile wallet customers is in millions the study involved the sample size of 200 which may be inconsistent. Moreover, the sample consists of professionals and learners in universities only and the respondents in and around alone included in the research other region in India is not included. The government of India is encouraging the digital India the countryside people data plays a vital role in analysing the attitudes of consumer towards the mobile payment applications. Also the study involved convenient sampling that cannot predict the real population in relationships of demographic details so quota sampling or stratified sampling can be used.This Study is restricted to five factors. Numerous User-related factors like perceived cost, perceived benefits, cash back, rewards and scratch cards impact in mobile payment applications can also be include in future studies

REFERENCES

[1] https://pmjandhanyojana.co.in/list-e-wallet-companies-india/

[2] https://indialends.com/ifsc/mobile-wallet

[3] https://teknospire.com/mobile-wallets-in-india-2020/

[4] http://cashlessindia.gov.in/mobile_wallets.html

[5] Aslam, Wajeeha & Ham, Marija & Arif, Imtiaz. (2017). Consumer Behavioral Intentions towards Mobile Payment Services: An Empirical Analysis in Pakistan. Market-Trziste. 29. 161-176. 10.22598/mt/2017.29.2.161.

[6] Ajzen, I., (1991). The theory of planned behaviour. Organizational behavior and human decision processes, 50(2), 179-211.

[7] Aboelmaged,M. &Gebba, T.R. (2013), “Mobile banking adoption: an examination of technology acceptance model and theory of planned behavior”, The International Journal of Business Research and Development, Vol. 2 No. 1. pp 719-729.

[8] Agarwal, R.,Rastogi, S.and Mehrotra, A. (2009), “Customers’ perspectives regarding e-banking in an emerging economy”, Journal of Retailing and Consumer Services, Vol. 16 No. 5, pp. 340-351.

[9] Alalwan, A.A., Dwivedi, Y.K., Rana, N.P. and Williams, M.D. (2016), “Consumers’ adoption of mobile banking adoption in Jordan”, Journal of Enterprise Information Management, Vol. 29 No. 1, pp. 118-139.

[10] Amin, H., Hamid, M.R., Tanakinjal, G. and Lada, S. (2006), “Undergraduate attitudes and expectations for mobile banking”, Journal of Internet Banking and Commerce, Vol.

11 No. 3, available at: www.arraydev.com/commerce/JIBC/2006-12/JIBC2.htm (accessed May 18, 2017).

[11] Amin,M.,Rezaei,S.andAbolghasemi,M.(2014),"User satisfaction with mobile websites:the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust", Nankai Business Review International, Vol. 5 No. 3, pp. 258-274.

[12] Article, O. (2012).F("A TTITUDES TOWARDS MOBILE PAYMENT," 2010)factors affecting consumer, 19(August), 147–162. https://doi.org/10.1057/dbm.2012.20

[13] Belanche, D., Casalo, L.V. and Flavian, C. (2012), "Integrating trust and personal values into the technology acceptance model: the case of e-government service adoption", Cuadernos de Economia y Direccion de la Empresa, Vol. 15 No. 4, pp. 192-204.

[14] Capgeminis' World Payment Report (2017), "World's payment report ",available www.worldpaymentsreport.com/ (accessed July 28, 2017).

[15] Cheung, C.M.K. and Lee, M.K.O. (2012), "Antecedents and the consequences of user satisfaction with an e-learning portal", International Journal of Digital Society (IJDS), Vol. 2 No. 1, pp. 373-380.

[16] Chong, A.Y.-L., Ooi, K.-B., Lin, B. and Tan, B.-I. (2010), "Online banking adoption: an empirical analysis", International Journal of Bank Marketing, Vol. 28 No. 4, pp. 267-287.

[17] Enck, W., Ongtang, M. and McDaniel, P. (2009), "On lightweight mobile phone application certification", Proceedings' of the 16th ACM Conference on Computer and Communications Security, Chicago, IL, November 9–13, pp. 235-245, doi: 10.1145/1653662.1653691.

[18] Fishbein, M. and Ajzen, I. (1975), Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research, Addison-Wesley,

[19] F.(2015).Shaping tavellers attitude towards mobile payment applications https://doi.org/10.1108/JHTT-11-2013-0036

[20] Gefen,D. andStraub,D.(2003), "Managing usertrustinB2Ce-services",E-serviceJournal,Vol.2No.2, pp. 7-24. Geo, R.G.,Shaikh, A.A.andKarjaluoto, H. (2017), "Mobile banking services adoption in Pakistan: are there gender differences?", International Journal of Bank Marketing,Vol.35. No.7,pp.1090-1114.

[21] K .V, Sriram & Joseph, James & Rodrigues, Lewlyn & Mathew, Asish. (2018). An empirical study on customer adoption of mobile payment application in India. International Journal of Enterprise Network Management. Vol. 9. 363–375. 10.1504/IJENM.2018.10015851.

[22] Lee, M. (2009). Electronic Commerce Research and Applications Factors influencing the adoption of internet banking : An integration of TAM and TPB with perceived risk and perceived benefit. Electronic Commerce Research and Applications, 8(3), 130–141.

[23] Mitchell, V. (1992), "Understanding Consumers' Behaviour: Can Perceived Risk Theory Help?", Management Decision, Vol. 30 No. 3. https://doi.org/10.1108/00251749210013050

[24] (Ma, Gam, & Banning, 2017)Ma, Y. J., Gam, H. J., & Banning, J. (2017). Perceived ease of use and usefulness of sustainability labels on apparel products : application of the technology acceptance model. *Fashion and Textiles*, 4(3) 1–20. https://doi.org/10.1186/s40691-017-0093-1

[25] Patil P.P., Rana N.P., Dwivedi Y.K. (2018) Digital Payments Adoption Research: A Review of Factors Influencing Consumer's Attitude, Intention and Usage. In: Al-

Sharhan S. et al. (eds) Challenges and Opportunities in the Digital Era. I3E 2018. Lecture Notes in Computer Science, vol 11195. Springer, Cham

[26] D Solomon Christopher, C.B. Senthilkumar and S. Nallusamy, an Assessment of Consumers Attitude in Organic Products Usage Purposes and Dominant Groups, International Journal of Mechanical Engineering and Technology, 10(01), 2019, pp.1331–1338

[27] Pradibta, H. (2018). Acceptance of Mobile Payment Application in Indonesia, (February), Conference: The 6 th – Electrical Power, Electronics, Communications, and Informatics International Seminar 2012, At ,Brawijaya University, Malang, East Java, Indonesia.

[28] (Wu, 2003) Wu, S. I. (2003). The relationship between consumer characteristics and attitude toward online shopping. Marketing Intelligence & Planning, 21(1), 37–44.

[29] Yu-Shan Chen & Stanley Y.B. Huang (2017) The effect of task-technology fit on purchase intention: The moderating role of perceived risks, Journal of Risk Research, 20:11, 1418-1438, DOI: 10.1080/13669877.2016.1165281