

Usage of Mobile Payment System-Integrating Social Influence as A Factor to Apprehend Intention to Use

Dr. Santosh Kumar Alreddy¹, Vijayudu Gnanamkonda²

¹MBA, Ph.D.Asst. Prof. Dept. of Marketing and Strategy, ICFAI Business School, IFHE University, Hyderabad.

²MBA, Ph.D, Sr. Assistant Professor, Dept.of Marketing, ICFAI Business School, IFHE University, Hyderabad

Corresponding Author: Dr. Santosh Kumar Alreddy

Abstract

To examine the important factors determining the intent to use mobile payment, relationships among constructs, and propose a model to integrate social influence and mindfulness as a factor to understand intention to use in the context of a mobile payment system. The data were collected among students and faculty using an online survey method. The SEM method was employed to examine the relationship among constructs.

The findings revealed that Social influence as a construct is positively influencing Intention to use the mobile payment system. The results further reveal that mindfulness, perceived ease of use, and perceived usefulness influence attitude, which in turn leads to Intention to use. The mobile payment app developers would incorporate the social influence as a construct that considers how an individual is greatly influenced by social circles, like friends, in getting motivation to adopt the mobile payment system.

Keywords: Mobile Payment System, Social Influence, Mindfulness, Intention to Use.

INTRODUCTION

The growth in e-commerce platforms, the evolution of technologies, and the use of cell phones in day-to-day life have led to mobile payment transactions. According to Shao et al. (2019), in comparison to card payment, mobile payment provides a lot of convenience as we can make a payment at any point in time at any location/merchandise.

The rapid evolution of digital technologies has fundamentally transformed consumer transactions, with mobile payments emerging as a key component in the shift toward cashless societies. Mobile payment systems offer significant advantages in terms of convenience, security, and efficiency, resulting in growing adoption rates worldwide. However, not all consumers readily embrace new payment technologies. The pace and manner of adoption are often influenced by psychological factors beyond mere convenience and utility. Among these factors, novelty-seeking behavior, the innate desire to explore and engage with innovative solutions, plays a crucial role, especially as consumers are presented with increasingly sophisticated payment options. Recent research suggests that mindfulness is a crucial lens for understanding how consumers process, evaluate, and ultimately decide whether to adopt new mobile payment methods (Flavian et al., 2020). Mindful consumers, characterized by attentiveness, deliberate evaluation, and heightened engagement, may respond differently to new technologies compared to those who are less reflective or more impulsive. Constructs such as engagement with technology and local contextual awareness (Srivastava et al., 2025; Humayrah, 2023) provide further nuance to understanding these adoption processes.

In the context of mobile payment adoption during the COVID-19 pandemic, attitude toward the system and intention to use are central constructs in understanding consumer behavior. According to Ali et al. (2024), attitude toward the system reflects users' overall positive or negative evaluation of mobile payment technologies, shaped by their beliefs about the system's usefulness and ease of use. This attitude acts as a key psychological precursor influencing whether consumers develop the motivation to engage with the technology. Building on the technology acceptance model (TAM) and related frameworks, the study defines intention to use as the individual's conscious motivational state that indicates their plan or likelihood to adopt mobile payment services. Behavioral intention is explained largely by perceived usefulness and perceived ease of use, which reinforce positive attitudes and propel consumers toward adoption. The research highlights that external factors such as social influence, especially during the pandemic, also affect intention, although their impact on attitude may vary. By examining these constructs, the study provides empirical insights into the drivers and barriers shaping mobile payment adoption in a crisis context, emphasizing how

consumer perceptions translate into actual adoption intentions. Trust in the system, confidence in one's ability to use the technology effectively (self-efficacy), and perceived benefits arising from more widespread adoption are also important predictors of behavioral intention (Liebana-Cabanillas et al., 2018).

The present study aims to address how mindfulness, engagement, and local contextual awareness influence novelty-seeking behavior and the adoption of mobile payment systems among university students and faculty in South India. To investigate this research objective, the present article integrates theoretical frameworks from the TAM and its extensions (Davis, 1989; Venkatesh et al., 2012), focusing on key constructs such as perceived usefulness, perceived ease of use, attitude, behavioral intention, and social influence, and explores how they interact with mindfulness and novelty seeking in the context of mobile payment adoption. By examining the interplay of mindfulness, novelty seeking, and context-specific factors, this article contributes to a deeper understanding of mobile payment adoption in emerging markets and offers actionable insights for both academia and industry.

Conceptual framework and development of the hypotheses

Mindfulness

Mindfulness, as conceptualized by Brown and Ryan (2003) and elaborated by Flavian et al. (2020) and Srivastava et al. (2025), further refines this relationship. Mindful consumers intentionally process information about mobile payments, carefully evaluating benefits and risks, which enhances perceived usefulness and perceived ease of use, the key TAM determinants of both attitude and behavioral intention. This supports hypotheses proposing that mindfulness acts as an antecedent to both positive attitudes and high intention to use mobile payments. Building on this, engagement with technology, novelty seeking, and cognizance of alternative technologies emerge as important constructs of mindfulness that strengthen familiarity, confidence, and acceptance (Yong et al., 2025).

Novelty seeking behavior as the tendency of consumers to look for and engage with new and innovative payment methods. This behavior reflects a willingness to try out novel payment systems, driven by curiosity, interest in technology, and the desire for new experiences in convenience and functionality. Mindfulness is an important for understanding how consumers' attention, engagement, and anxiety influence this novelty-seeking behavior in the process of adopting mobile payments (Flavian et al., 2020). Mindful consumers are more likely to carefully evaluate the benefits and simplicity of new payment technologies. Studies on mobile payment adoption reveal that mindfulness significantly boosts perceived usefulness and perceived ease of use, both of which are major predictors of a consumer's intention to try and adopt new payment methods. Mindful individuals display higher financial self-control and are less influenced by impulsive urges or marketing pressure. It helps consumers' process information more deeply and form positive attitudes toward new payment technologies by focusing on their individual preferences and needs, rather than simply following trends or external pressures. Engagement with technology is one of the constructs of mindfulness that influences mobile payment adoption. It refers to the degree to which consumers actively participate in using and interacting with mobile payment systems (Srivastava et al., 2025). This involves behaviors such as actively searching for information about mobile payments, exploring additional features and functionalities, and deliberately becoming familiar with how these systems work. When users engage with mobile payment technology, they tend to better recognize the technology's usefulness and ease of use. Enhanced engagement also leads to deeper familiarity, making consumers more confident and open to adopting mobile payment methods (Zaidi et al., 2023). Awareness of local context is specifically defined as the degree to which an individual recognizes whether and how a technology suits specific local environments and personal needs. For mobile payments, this means understanding in which shops, situations, or cultural contexts mobile payment systems are practical and advantageous over traditional methods. A mindful user is consciously aware of where and how mobile payments can be used, assesses their fit to local conditions, and considers alternatives like cash or card payments. This local awareness directly affects perceptions of usefulness and ease of use (Humayrah, 2023).

Technology Adoption Model

Based on Venkatesh et al. (2012) and related works, Perceived Ease of Use (PEOU) is defined as 'the degree to which a person believes that using a particular system would be free of effort'. This definition originates

from Davis (1985) and was further elaborated in the Technology Acceptance Model (TAM) and its extensions, including works by Venkatesh. TAM3 (Venkatesh and Bala, 2008) expands on this by explaining that perceived ease of use is influenced by a set of anchoring factors and adjustment factors. Perceived ease of use affects technology acceptance by underpinning perceived usefulness; if a system is easy to use, it is more likely to be perceived as useful, thereby increasing the user's intention to adopt it.

Intention to Use

Venkatesh defines intention to use / behavioral intention in the context of the TAM and its extensions, such as TAM2 and TAM3, as the individual's motivation or willingness to perform a behavior. It TAM 3 (Venkatesh and Bala, 2008), behavioral intention is primarily influenced by two core beliefs: perceived usefulness that explains the degree to which a person believes that using the system will enhance their job performance or provide benefits and perceived ease of use explains the degree to which a person believes the system will be free of effort. These beliefs reinforce behavioral intention, which in turn predicts system use. Intention to use a technology is defined as the person's conscious motivational state, reflecting the likelihood or plan to use the technology, which is determined mainly by perceived usefulness and perceived ease of use, along with social and experiential factors.

Attitude

Attitude in the TAM context is defined as a user's positive or negative feelings toward using a particular technology. Attitude is viewed as a psychological construct that reflects the individual's evaluation of performing the behavior. This attitude influences the behavioral intention to use the technology. Wu and Chen (2005) emphasize that attitude is shaped by beliefs about the technology's perceived usefulness and perceived ease of use, consistent with the original TAM framework by Davis (1989) and subsequent work.

Social Influence

Social influence is defined in line with social learning theory and UTAUT as the extent to which an individual perceives that important others (family, friends, and superiors) believe they should use the new technology. During the pandemic, social influence was a strong motivator because positive opinions and recommendations from these important others encouraged adoption (Ali et al., 2024).

Drawing from the TAM and recent empirical work, this research investigates how psychological and contextual factors shape consumers' intentions to adopt mobile payment systems in South India.

RESEARCH METHODOLOGY AND DATA ANALYSIS

We surveyed university students and faculty in South India who have been using mobile payments. Our respondents are university professors, visiting professors, administrative staff, and University students from different cities. Nowadays, small vendors prefer mobile payments from customers as it is difficult to maintain currency notes. At the same time, it is very convenient to make mobile payments through payment apps, not even necessary to carry a credit or debit card. We have forwarded the questionnaire link through WhatsApp and email to around 650 respondents. Finally, we have received 490 completed responses. The sampling list compelled us to go for a convenient sampling method.

We examined common method variance, which very often would pose issues in quantitative research (Spector, 2006). The assurance of VIF greater than 3.3 is proposed as an indication of pathological collinearity, also an indication that a model may be contaminated by common method bias. Therefore, if all the VIF values in the inner model resulting from a full collinearity test are equal to or lower than 3.3, the model can be considered free from Common method bias (Kock 2015). This study has obtained composite reliability, average variance extracted, and Cronbach's alpha to conclude validity and reliability measures of constructs used in this study. These values are mentioned in Table 2, given below.

Table 1: Sample characteristics

Characteristic		Frequency	Percentage
Gender	Male	240	48.97
	Female	250	51.02
	18-25 years	271	55.30
	26-35 years	78	15.91

Income Annually	36-45 years	60	12.24
	46-55 years	43	8.77
	More than 55	38	7.75
	Less than 5 Lac	30	6.12
	Between 5 to 10 Lac	68	13.87
	Between 11 to 20 Lac	60	12.24
	Between 21 Lac to 30 Lac	150	30.61
Frequency of Mobile Payment	More than 30 Lac	182	37.14
	Every day	185	37.75
	2-3 times a week	135	27.55
	Once a week	105	21.42
	Once in 15 days	65	13.26

From the above table 1, we found that 55 percent belong to Generation Z, 15 percent were in the age group of 26-35, and 12 percent were in the age group of 36-45. If we consider Income as a characteristic, 30 percent of respondents were in the bracket of 21 to 30 Lakh, and 37 percent of respondents had income more than 30 Lakhs. Further, we also considered the frequency of using mobile payment in which we found 37 percent of respondents use mobile payments daily, 27.55 percent of respondents used it 2-3 times a week, 21.42 percent of respondents used using once a week, 13.26 percent of respondents have used it once in fifteen days.

Table 2: Reliability and Validity

Construct	ASS	Cronbach's α	CR	AVE
Attitude	0.818	0.849	0.897	0.686
	0.821			
	0.883			
Cognizance of alternative technologies	0.850	0.795	0.880	0.709
	0.824			
	0.852			
Engagement with Technology	0.882	0.712	0.874	0.777
	0.881			
Intention/Purpose to Use	0.868	0.798	0.880	0.711
	0.856			
	0.804			
Technological Novelty seeking	0.881	0.799	0.882	0.714
	0.854			
Perceived Usefulness	0.836	0.818	0.893	0.671
	0.868			
	0.864			
Perceived Ease of Use	0.882	0.799	0.882	0.715
	0.845			
	0.807			

Social Influence	0.749	0.766	0.856	0.691
	0.857			
	0.850			

Source: PLS Output

The Composite reliability and Average Variance Extracted values were considered to arrive at reliability and validity. The values more than 0.70 signify good internal consistency according to Hair et al. (2011). The highest composite reliability value is 0.897 for Attitude, and the lowest was 0.856 for Social Influence. Similarly, the Cronbach's alpha values showed that the research had values well within acceptable limits. The minimum alpha score found was 0.712 for Engagement with Technology, which is well within the cut-off value suggested by Hair et al. (2011). The values found have shown that they are correct indicators for respective dimensions. The Average Variance Extracted values are between 0.671 and 0.777 for Perceived Use and Engagement with Technology, found to be more than the recommended threshold value of 0.50, indicating suitable convergent validity. From the above values, it is clear that all the dimensions utilized in this study hold true for the suggested values of AVE, CR factor loading, and internal consistency.

Table 3: Discriminant Validity

Constructs	ASS	CS	EMP	HH	IU	JC	LOY	REL	RES
ATT	0.841								
CN	0.503	0.842							
EG	0.768	0.494	0.881						
IU	0.684	0.465	0.746	0.844					
MF	0.452	0.619	0.465	0.480	0.723				
NS	0.635	0.441	0.698	0.747	0.456	0.845			
PR	0.393	0.637	0.380	0.416	0.695	0.349	0.847		
PUF	0.732	0.556	0.753	0.662	0.531	0.650	0.482	0.857	
SINF	0.655	0.497	0.690	0.634	0.439	0.616	0.397	0.748	0.819

Source: PLS Output

We used the Fornell-Larcker method to assess discriminant validity, with hidden variable correlations shown in Table 3. The square roots of Average variance extracted for all the first-order constructs were more than the shared variances (Hair et al. 2011). Refer Tables for AVE, CR values. Partial Least Squares modelling was used as a method of multivariate analysis. PLS is a form of structural equation modelling “based on an iterative approach that maximizes the explained variance of the endogenous construct” (Fornell and Bookstein, 1982, P.443). In this research, we tested the significance of the paths with the help of a bootstrap resampling procedure. (See Fig. 1).

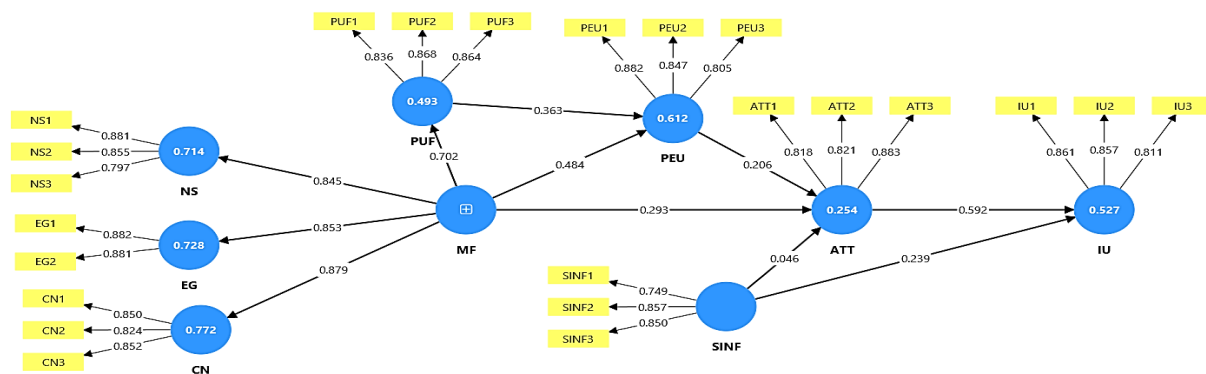


Figure 1: Path Model

Figure 1 shows the relationships among constructs such as Mindfulness, Perceived usefulness, Perceived risk, Attitude, and Purpose/Intention to use.

Structural Model

On the basis of the analysis, the model was determined and found to be valid and reliable. The table below shows P values and hypothesis details.

Table 4: Hypotheses Results

Hypothesis	Path	Standard deviation (STDEV)	T statistics	P values	Decision
H1	ATT -> IU	0.031	22.74	0.000	Supported
H2	MF-> ATT	0.084	3.46	0.001	Supported
H3	MF -> CN	0.014	61.85	0.000	Supported
H4	MF-> EG	0.014	59.47	0.000	Supported
H5	MF-> NS	0.019	44.85	0.000	Supported
H6	PR -> ATT	0.077	2.62	0.009	Supported
H7	PUF -> MF	0.034	0.531	0.000	Supported
H8	PUF-> PR	0.029	23.84	0.004	Supported
H9	SINF -> ATT	0.079	0.496	0.682	Not Supported
H10	SINF-> IU	0.043	5.532	0.000	Supported

Source: PLS Output

The hypotheses' results were given in Table 4. It is observed that the Attitude of the customer is positively influencing Purpose/Intention to use (H1), and further, Mindfulness is positively influencing Attitude (H2). Moreover, we noticed that Social Influence is not positively influencing Attitude (H9). But, Social influence is positively influencing Intention to use mobile payment.

CONCLUSION

Individuals are very often influenced by their peer group and social circles in using services and products. It would further manifest into shaping user benefits, perceptions, and probability in using the mobile payment system.

The effect of social influence on the purpose of using a mobile payment app was studied by Slade et al. (2015); Talukder et al. (2019), and Tu et al. (2022). The Social Influence is the same as an objective measure, which is used in the TAM Model and other mobile payment studies, and is the most appropriate influencing factor (Shankar and Datta, 2018). All the variables used in this study to measure Social Influence, such as my friends are also using mobile payment systems, I am getting continuous motivation from my friends to use the mobile payment system, my friends' view mobile payment systems as beneficial, are positively leading to Intention to use. It is clear from the above description that the individual's association with friends and how friends behave in using a payment app is a compelling factor for a person to consider the use of a mobile payment system. Further, researchers may take up a study considering a non-probability sampling method with diverse samples in a newer geographic area.

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