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FACTOR INFLUENCING THE ADOPTION OF MOBILE PAYMENT AMONG RURAL PETROL STATION DEALERS IN MALAYSIA : A REVIEW

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ABSTRACT

The mobile phone has become an indispensable tool for physical and online retail. The use of payment using mobile phones are gaining popularity and it has been accelerated as users are preferring no contact payment as the result of the pandemic. In rural regions however, mobile payments (m-payments) are still in the adoption and early acceptance stages. There is a need to speed up the usage, particularly in rural regions as their mobility and accessibility suggest that they will be widely accepted mobile services in the future. Surrounding issues of m-payment, existing research has ignored recommendations for merchant-centric research in favour of customer acceptance. Therefore, this research gives a preliminary examination of the rural merchants' acceptance of mobile payments. The findings of the study found that cost, security and attitude are the most significant impediments to the adoption of m-payment systems by merchants in rural areas. Based on the findings, a number of suggestions for practitioners and research directions are identified.

Keywords: *M-Payment, Merchant, Adoption, Rural, Petrol Station*

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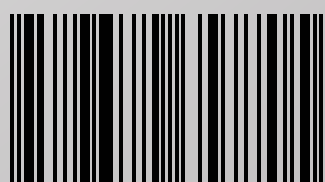
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