

Abstract

The Moderating Role of Payment Platform Applications' Relationship with Increasing Purchase Intention among Customers in Kuwait—Unified Theory of Acceptance and Sustainable Use of Technology Model [†]

Omar AlHussainan ^{1,*}, Ahmad Alsaber ², Farid Abdallah ¹, Shaihana AlMutari ² and Bedour Alboloushi ³

¹ College of Business, Australian University, Kuwait 13015, Kuwait; f.abdallah@au.edu.kw

² College of Business & Economics, American University of Kuwait, Salmiya 13034, Kuwait; aalsaber@auk.edu.kw (A.A.); salmutairi@auk.edu.kw (S.A.)

³ Business Management Department, Kuwait College of Science and Technology, Kuwait 13002, Kuwait; b.alboloushi@kcst.edu.kw

* Correspondence: o.alhussainan@au.edu.kw

[†] Presented at the International Scientific Conference on Digitalization, Innovations & Sustainable Development: Trends and Business Perspectives, West Mishref, Kuwait, 29 November & 14 December 2023.

Keywords: payment platform; technology acceptance; UTAUT; purchase intention; Kuwait



Citation: AlHussainan, O.; Alsaber, A.; Abdallah, F.; AlMutari, S.; Alboloushi, B. The Moderating Role of Payment Platform Applications' Relationship with Increasing Purchase Intention among Customers in Kuwait—Unified Theory of Acceptance and Sustainable Use of Technology Model. *Proceedings* **2024**, *101*, 24. <https://doi.org/10.3390/proceedings2024101024>

Academic Editors: Vladimir Simovic, Alper Erturk, Oualid Abidi, Faidon Theofanidis, Richard Rutter and Andri Ottesen

Published: 5 July 2024



Copyright: © 2024 by the authors. Licensee MDPI, Basel, Switzerland. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

1. Objectives

This paper aims to understand the moderating role of mobile payment platform applications by analyzing the various factors that influence the online purchase intention of customers in Kuwait. Furthermore, it aims to determine the effect of the presence of different types of payment platforms on the variables of the unified theory of acceptance and use of technology (UTAUT) model [1–3]. The UTAUT model's findings provide a better understanding of the desirability of utilizing mobile payment services in Kuwait.

2. Methodology

This study explores the influence of mobile payment platform applications on customer purchase intention in Kuwait by employing a quantitative survey of 150 local customers [4,5]. Survey questions cover the usage of mobile payment applications, purchase intention, and overall satisfaction [6]. The data are analyzed using descriptive statistics and correlation analysis in order to gain insights [7–10].

3. Results

The results of this study show that mobile payment platform applications have a significant impact on customer purchase intention in Kuwait. The results suggest that the likelihood of a purchase is affected by performance expectancy, effort expectancy, social influence, risk, and trust [11–13].

4. Implications

This research has important implications for marketers and customer service providers, informing their strategies and initiatives [14–16]. Furthermore, it offers recommendations to payment platform providers on how to improve customer satisfaction and security measures [17,18].

5. Originality Value

This paper aims to shed light on the moderating role of mobile payment platform applications and how these platforms influence customer purchase intention in a specific cultural and economic context, which is a relatively understudied topic.

6. Contributions

This study provides a valuable contribution to the literature on mobile payment adoption by applying the unified theory of acceptance and use of technology (UTAUT) model as a theoretical framework to study the factors which exert an influence on online purchase intention in Kuwait.

Author Contributions: Conceptualization, O.A.; methodology, A.A.; software, A.A.; validation, F.A.; formal analysis, O.A.; investigation, B.A.; resources, A.A.; data curation, O.A.; writing—original draft preparation, O.A.; writing—review and editing, F.A.; visualization, S.A.; supervision, S.A.; project administration, S.A. All authors have read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Institutional Review Board Statement: The study did not require ethical approval.

Informed Consent Statement: Not applicable.

Data Availability Statement: Not applicable.

Conflicts of Interest: The authors declare no conflict of interest.

References

1. Al-Saedi, K.; Al-Emran, M.; Abusham, E.A.; Rahman, S.a.E. Mobile Payment Adoption: A Systematic Review of the UTAUT Model. In Proceedings of the International Conference Industrial Revolution, Manama, Bahrain, 19–21 February 2019. [\[CrossRef\]](#)
2. Albashrawi, M.; Motiwalla, L. Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Inf. Syst. Front.* **2019**, *21*, 1031–1043. [\[CrossRef\]](#)
3. Kongaut, C.; Lis, P. Supply and demand sides of mobile payment: A comparative analysis of successful mobile payment adoption in developed and developing countries. In Proceedings of the 28th European Regional Conference of the International Telecommunications Society 2017, Passau, Germany, 30 July–2 August 2017.
4. Chin, W.W. How to write up and report PLS analyses. In *Handbook of Partial Least Squares*; Springer: Berlin/Heidelberg, Germany, 2010; pp. 655–690. [\[CrossRef\]](#)
5. Henseler, J.; Ringle, C.M.; Sarstedt, M. A new criterion for assessing discriminant validity in variance-based structural equation modeling. *J. Acad. Mark. Sci.* **2015**, *43*, 115–135. [\[CrossRef\]](#)
6. Tirtiroglu, E.; Elbeck, M. Qualifying Purchase Intentions Using Queueing Theory. *J. Appl. Quant. Methods* **2008**, *3*, 167–178.
7. Hair, J.F., Jr.; Hult GT, M.; Ringle, C.M.; Sarstedt, M. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*; Sage Publications: Thousand Oaks, CA, USA, 2014.
8. Henseler, J.; Ringle, C.M.; Sinkovics, R.R. The use of partial least squares path modeling in international marketing. In *New Challenges to International Marketing*; Emerald Group Publishing Ltd.: Bingley, UK, 2009; pp. 277–319.
9. Kim, J.H.; Kim, M.S.; Nam, Y. An Analysis of Self-Constructs, Motivations, Facebook Use, and User Satisfaction. *Int. J. Hum.-Comput. Interact.* **2010**, *26*, 1077–1099. [\[CrossRef\]](#)
10. Potnis, D.D.; Gaur, A.; Singh, J.B. Analysing slow growth of mobile money market in India using a market separation perspective. *Inf. Technol. Dev.* **2020**, *26*, 369–393. [\[CrossRef\]](#)
11. Raza, M.A.; Ahad, M.A.; Shafqat, M.A.; Aurangzaib, M.; Rizwan, M. The Determinants of Purchase Intention towards Counterfeit Mobile Phones in Pakistan. *J. Public Adm. Gov.* **2014**, *4*, 1–19. [\[CrossRef\]](#)
12. Samartha, V.; Shenoy Basthikar, S.; Hawaldar, I.T.; Spulbar, C.; Birau, R.; Filip, R.D. A Study on the Acceptance of Mobile-Banking Applications in India—Unified Theory of Acceptance and Sustainable Use of Technology Model (UTAUT). *Sustainability* **2022**, *14*, 14506. [\[CrossRef\]](#)
13. Sarstedt, M.; Hair, J.F., Jr.; Cheah, J.H.; Becker, J.M.; Ringle, C.M. How to specify, estimate, and validate higher-order constructs in PLS-SEM. *Australas. Mark. J. (AMJ)* **2019**, *27*, 197–211. [\[CrossRef\]](#)
14. Sanchez, G. PLS path modeling with R. *Berkeley Trowchez Ed.* **2013**, 383, 2013.
15. Sheth, J. A Review of Buyer Behavior. *Manag. Sci.* **1967**, *13*, 718. [\[CrossRef\]](#)
16. Sleiman KA, A.; Jin, W.; Juanli, L.; Lei, H.Z.; Cheng, J.; Ouyang, Y.; Rong, W. The Factors of Continuance Intention to Use Mobile Payments in Sudan. *SAGE Open* **2022**, *12*, 21582440221114333. [\[CrossRef\]](#)

17. Singh, S.; Srivastava, S. Moderating effect of product type on online shopping behaviour and purchase intention: An Indian perspective. *Cogent Arts Humanit.* **2018**, *5*, 1495043. [[CrossRef](#)]
18. Venkatesh, V.; Thong, J.Y.; Chan, F.K.; Hu PJ, H.; Brown, S.A. Extending the two-stage information systems continuance model: Incorporating UTAUT predictors and the role of context. *Inf. Syst. J.* **2011**, *21*, 527–555. [[CrossRef](#)]

Disclaimer/Publisher’s Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of MDPI and/or the editor(s). MDPI and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.