FACTORS AFFECTING THE USAGE OF E-WALLET PAYMENTS APPS

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Abstract: Mobile payment is an emerging and important application of mobile commerce. The adoption and use of mobile payment services are critical for both service providers and investors to profit from such an innovation. The present study attempts to identify the determinants of pre-adoption of mobile payment services post adoption stages from a holistic perspective including behavioural beliefs, social influences, and personal traits. The primary goal of this research tries to decide the factors that influence the application of M-payment service. To achieve this goal, a research model is built and comprised of six external factors (convenience of mobility, compatibility, mobile payment knowledge, and trust of safe to use, personal traits, social influence) two belief variables (ease of use and usefulness), and one dependent variable (intention to use M-payment service). The results show that among the six external variables of the system, compatibility has the most significant impact on ease of use and usefulness.

Keywords: Mobile Commerce, Usage, E-Wallet, Payments.

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1. INTRODUCTION

A mobile payment is money paid for a product or service through electronic device such as a tablet or smart phone by using app. Mobile payments can also be used to send money to friends, family members etc., now a day's most of the banks have adopted technology into their banking apps that allow for customers to send money directly to friends and family members and pay the bills such as electricity bill, dish TV bill, booking movie tickets, bus tickets etc., directly from their bank accounts. Mobile payments mobile payments are also made on site at stores by scanning a barcode on an app on your phone. The costs of the purchase store are paid by the credit or debit card. Payment information is encrypted during communication so it is thought of as being a safer payment method than paying with a debit or credit cards authorize and confirm an exchange of financial value in return for goods and services.

Mobile banking is first has become popular in Asia and Europe before becoming common in US and Canada. Early on mobile payments were sent by text messages. Later technology allowed for picture of checks to be taken via mobile phone camera and sent payment recipient. This technology has become sharper into mobile check deposit capabilities for banking apps such as PayPal, Paytm, Tez, Chiller etc.

The development of technology and technological advancement as made Smartphone to become essential part of daily life of people. Smartphone are used as a source of communication device, socialized tool, entertainment, internet and even payment tool. Mobile wallet with the support of mobile technology as allowed the owners of Smartphone to carry out many financial transaction and identification implements. The identification implements include name, type and other key words which enhances the security for all the data's on the mobile wallet and these data's are encrypted and lost data's can be recovered by using a backup option.

Mobile technology has become common in today's everyone life. Mobile payments are an emerging and important application of mobile commerce. The adoption and use of mobile payment services are critical for both service providers and buyers to get a benefit from such an innovation. There is still a lack of acceptance of mobile payment services among consumers due various fears and doubts about the reliability of mobile payments. Despite these encouraging forecasts, however, the reality looks quite different, and the situation and often disappointing for those firms offering mobile payment services due to such perception of users. Mobile payment is one of the most critical drivers for successful mobile commerce. Mobile payment refers to payments for goods, services, and bills using mobile device technologies by having convenient and timely transactions.

Mobile payments are very significant today in the age of high technology. In various fields Computer Technology is playing important role. Mobile payments are an advanced technology in Computer Science. Mobile payments is used with the help of Computer technologies like Interactive Voice Response (IVR), Short Messaging Service (SMS), Wireless Access Protocol (WAP), Standalone Mobile Application Clients (SMAC), SIM Based Applications (SAT), Java 2 Platform, Micro Edition (JAVA/J2ME) etc. With the help of these

technologies users can perform various banking activities through Mobile payments. In other words users can check account balance, transfer money and can check the details of account statements through Mobile Phones. These facilities can be availed through internet connection. Mobile payments are also known as M-Banking, SMS Banking, Bank on your Mobile Phone etc. Mobile payments services provide time independence, convenience and promptness to customers, along with cost savings and time saving. Mobile payments present an opportunity for banks to expand market penetration through Mobile payments services.

The mobile wallet money is used in the various areas of the world business like Banks, Customers and Companies. The Banks have taken a better position in providing a better transaction services and payment to the customers requirement .For customers are dragged by the shopping facilities that is given by mobile wallet and customers are attracted because of convenience and speed transaction .In case of companies aims at providing facility of transaction services and payment choice to their clients and the multiple payment combination facility providing by the company are attached to mobile wallet service .

These opportunities can also be availed through Internet Banking but there are many differences between Internet Banking (Online banking) and Mobile payments. Internet banking gives anytime anywhere access to users regarding facilities of banking services. Users can check out their account details perform various account transactions, transfer money from one account to other account, pay different types of bills like electricity, telephone bills, water bill etc. It provides comfort to access the account from the globe. Internet Banking is also known as Virtual or Direct banking. The limitation of Internet Banking or Online banking includes requirement of Computer device with a high speed (3G or 4G) Internet connection or Wi-Fi connection. A mobile payment replaces the computer with Mobile phone. Mobile usage has seen an explosive progress in most of the big cities like Delhi, Mumbai, Kolkata and Chennai in India. The main reason that Mobile payments put back Internet Banking is that it enables 'Anywhere Anytime Banking in your hands'. Users don't need access to a computer device to access their bank accounts.

Hence, Mobile payment is an emerging and important application of mobile commerce. The adoption and use of mobile payment services are critical for both service providers and investors to profit from such an innovation. The present study attempts to identify the determinants of pre-adoption of mobile payment services post adoption stages from a holistic perspective including behavioural beliefs, social influences, and personal traits.

RESEARCH OBJECTIVES

- To identify the factors that affecting on mobile payments through apps.
- To find out the consumer satisfaction levels with respect to mobile payments services.

LITERATURE REVIEW

Dahlberg et al. (2003), Mallat (2004). Based on group interviews, they analyzed factors contributing to the acceptance of mobile payment systems. Their empirical study included 61 consumers within various age groups and from different professional backgrounds. The participants' comments during open discussion rounds were subsequently coded by the researchers, yielding three relevant factors related to mobile payment acceptance perceived ease of use, perceived usefulness, and trust. The results were interpreted as confirming the general applicability of the technology acceptance model in the context of mobile payment services. However, given the nature of the data, no confirmatory test of this prop-position was employed

Friedman et al. (2004) He suggested that the statements of security features, statements of data protection and privacy, security-policy statements, and other descriptive contents concerning safety precautions help users construct more accurate interpretations of what a secure m-payment system means. Consumers are extremely sensitive to the risks involved in personal privacy and information security.

Barnes (2005) pointed that WAP (Wireless Application Protocol) banking is another form of the Electronic banking that enables the user to communicate interactively with the bank. For this communication the client uses only GSM mobile phone with WAP service. With its options and the method of controlling WAP banking reminds an easy form of Internet banking. WAP is a universal standard for bringing Internet-based content and advanced value-added services to wireless devices such as phones and personal digital assistants (PDAs). Clark stated that the mobile as a channel delivers convenience, immediacy and choice to consumers. But there are a large number of different

mobile phone devices and it is a big challenge for banks to offer Mobile banking solution on any type of device. Sharma and Singh found that the mobile banking users in India were more concerned with security issues like financial frauds, account misuse and user friendliness issue, difficulty in remembering the different codes for different types of transaction, application software installation & updating due to lack of standardization.

Tsiakis and Sthephanides (2005), Linck et al. (2006), Hwang et al. (2007), Kousaridas et A empirical research has focused on the technical details of protection such as privacy and integrity, which are critical for consumers use of EPS transaction procedures for authentication, confirmation, and modification are also important in EPS. Therefore, the authors call for future research verifying their exploratory at a set of potentially relevant factors driving consumer acceptance of mobile payment solutions. At the same time, it is obvious that there is a quality and relevance of mobile payment research we also recommend that researchers collect more empirical data backed by guiding theories.

Linck et al. (2008) they find that only a rudimentary understanding exists about the drivers of mobile payment acceptance. There appear to be three groups of researchers that have published empirical work on this topic. In a survey-based study, he asked consumers which characteristics of mobile payment applications they perceive as particularly relevant. The authors present an analysis of frequencies, indicating that consumers prefer simple, secure, and inexpensive payment services. The work by Zmijewska, Lawrence, and Steele aims to develop a user-orientated taxonomy of mobile payment systems

Tsiakis and Sthephanides (2008), Linck et al.(2009), Hwang et al. (2010), Kousaridas et al. (2008). The availability, accessibility, and comprehensibility of security statements are also important for e-payment transactions all three of these dimensions should be considered in the design of secure EPS. Based on this review of the literature, we can categorize the factors that influence consumers' perceptions of security and trust in the use of EPS into three areas security statements; transaction procedures; and technical protections as described earlier, security statements refer to the information provided to consumers in association with EPS operation and security solutions. Technical protections refer to specific and technical mechanisms to protect consumers' transaction security. Transaction procedures refer to the steps that are designed to facilitate the actions of consumers and eliminate their security fears.

Zmijewska and Lawrence (2011) they classify existing mobile payment systems, evaluating those systems based on a set of consumer-oriented criteria. Relevant classification dimensions include factors such as simplicity, security, and costs. An examination of the relative importance of those dimensions, however, was not included.Research gap in regards to a lack of hypothesis-testing studies on mobile payment acceptance and in regards to developing an understanding of the relative importance and relationships of different acceptance drivers. This conclusion is in line with the literature review by Dahlberg et al. 2008, who state yet, we believe that more theory based empirical research is needed to enhance the current understanding of the mobile payment services markets. To improve the In order to identify the factors that affect consumers' perceived security and perceived trust in the use of EPS in B2C and C2C EC, this section reviews the relevant literature and provides a conceptual foundation.

Linck et al. (2012), Hwang et al. (2013), Kousaridas et al (2014) Transaction procedures in E-Payments have also been discussed at length in prior literature The procedures in e-payment solutions differ from the ones in the traditional payment solutions because the transaction infrastructures are fundamentally different from each other; this may engender a range of new security issues, including concerns over unauthorized use and transaction status Although an M-payment system has the advantage of overcoming time and space.

Constraints when compared to the traditional offline transactions, consumers' perceptions of security and the trust they place in systems are of paramount importance for increasing the use of these systems (Linck et al. 2006, Kousaridas et al. 2008). Laudon and Traver (2001) argue that sophisticated procedures and process interactions should be developed in EPS to deal with security requirements. Lawrence et al. (2002) also suggest that refined process interactions in EPS can eliminate consumers' fears over security issues associated with the use of E-payments.

Hwang et al. (2014), Lim (2015) They have oticed that EPS should be hardened against security

breaches, and that the vulnerability of E-payments should be carefully considered. The security of e-payment transactions depends on a number of factors, such as systems factors, i.e., technical infrastructure and implementation (Laudon and Traver 2001, Linck et al. 2006), transaction factors, i.e., secure payment in accordance with specific and well defined rules and legal factors, i.e., a legal framework for electronic transactions e-payment system should provide security against fraudulent activities and protect the privacy of consumers. Finally they addresses the importance of security evaluation for EPS and argues that a secure e-payment system must exhibit the following two components

1.Integrity, which encompasses authentication, fraud prevention, and privacy.

2.Divisibility transferability, duplicate spending prevention, payment confidentiality, and payer traceability.

Miyazaki and Fernandez (2014) Argive that security- related statements that are posted on websites are likely to increase the chances of consumers purchasing and paying over the Internet. The rationale supporting this proposition has its basis in the concept of information is not equal and the role that it plays in decision-making. Information is not equal refers to situations in which one of the parties involved in a transaction does not have access to all the information needed for decision-making as one of the major problems in EPS.

İkram Daştan and Cem Gürler(2015) They used the technology acceptance model (TAM) to explain the factors affecting the Adoption of MPS. The TAM was introduced by Davis (1989) to explain and estimate the behaviour of technology users (Davis, 1989). Nowadays, TAM is widely used for foreseeing the individuals' adoption of information technologies and intention to use. According to this model, perceived ease of use and perceived usefulness influence behaviour developed by the user towards information systems. This behaviour channels the individual's intention and leads to acceptance (Özer et al., 2010). The TAM has become the most popular model to predict both as the use information technology and intention to use.

Banzal (2016) found that another major issue is the revenue sharing agreements between mobile service providers, banks, content providers, aggregators and other service providers like utilities, travel agencies, hotel industry, retailers etc. Gupta and Mittal stated that the connectivity with innovative modes of transaction in banking like ATMs, Internet Banking and mobile banking always required lot of attentions from the side of service providers because a small interruption in the system may spread a very bad word of mouth and fear to the customers.

Technical Committee Report, RBI described that the Mobile banking transaction is economical compared to the traditional banking channels and hence there is need for banks to encourage the mobile banking channel in a big way keeping in mind the long term economic gains. Bank-specific applications and individual platforms have a major role in building brand loyalty, an alternate uniform/common platform, interoperability and similar seamless transactional experience to the users/customers of all banks would encourage mobile banking.

RESEARCH METHODOLOGY

The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an information theory system that models how users come to accept and use a technology. The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it.

TAM is one of the most influential extensions of Ajzen and Fishbein's theory of Reasoned Action (TRA) in the literature. It was developed by Fred Davis and Richard Davis 1989, Bagozzi, Davis and Warshaw 1992. TAM replaces many of TRA's Models attitude measures with the two technology acceptance measures Ease of use and usefulness. TRA and TAM, both of which have strong behavioural elements, assume that when someone forms an intention to act, that they will be free to act without limitation. According to Bagozzi, Davis and Warshaw (1992) in real world there will be many constraints, such like limited freedom to act.

Sampling Size and data collection

Data to answer the research questions were collected through surveys. The online questionnaire form was available on the relevant webpage (Google forms) almost for 15days and every completed questionnaire was evaluated. At the same time, we have also collected data via convenience sampling with the exclusion of missing and incomplete questionnaires, the research was applied to a total of 205 individuals of MITS College members comprising of B.tech, MBA students.

Area of the study

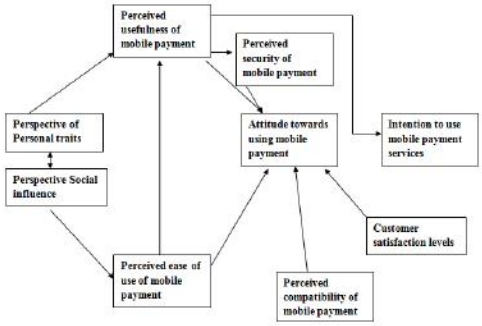
The data would be gathered from the students of Madanapalle institute of technology and Science madanapalle Andhra Pradesh.

Statistical tool used

Using Spss software by doing multiple Regressions. Where the dependent variable is "Intention to use mobile payment services", and the independent variables are as follows.

1. Attitude towards using mobile payment services.
2. Perceived usefulness of mobile payment services.
3. Perceived ease of use mobile payment services.
4. Perceived security of mobile payment services
5. Perceived compatibility of mobile payment services.

Factors effect on mobile payments through apps.



ATTITUDE

According to the dictionary of psychology, 'ATTITUDE 'is defined as "a person's evaluation of the goodness or badness of performing the behaviour"

Mobility

Mobility is the determinant used to measure the level to which an individual perceives received benefits in the context of time, space, and services access. Mobile technology has provided equipment, infrastructures, and protocol that can help users to communicate and exchange the data anywhere and anytime without intermediaries (Lim, 2007). Mobile services are perfectly suitable with the mobile lifestyle provide a mean of payment for products and services in any situation of life. One of the important elements of mobile technology is portability. It is a big advantage of mobile payment service to provide consumers the ability to use the services wherever and whenever they want and compared to traditional payment methods (Amberg, Hirschmeier, & Wehrmann, 2004). The new mobile payment method is flexible to use regardless of time and space and has a great fit in today's mobile and active lifestyle. It allows customers to access into the services through a wireless network and a range of mobile devices including smartphones (Au & Kauffman, 2008). By using the new payment tool, customers can actually buy a product without the need of traveling to the stores, which is not easy to do that in Vietnam compared to other developed countries; all they need are to be in an Internet-covered region and a cell phone (Ding, Ijima, & Ho, 2004). In the electronic commerce business, in which transactions are conducted regularly via wireless Internet, mobile payment is the service allowing users to access information to finish the payment procedure accurately and effectively at any location, regardless of counting time (Anckar & D'Incau, 2002). Specially, it is noted that in average, each individual in Vietnam owns one mobile phone and the use of mobile phones is not only popular among urban area but also rural area. Therefore, mobility plays a key role for customers in Vietnam to use mobile payment services to pay for products or services they buy. Accordingly, this study proposes mobility can affect perceived ease of use and perceived usefulness of mobile payment services.

Intention to use mobile payment services

The degree to which a person has formulated conscious plans to perform or not perform some specified future behaviour.

Convenience

Convenience is the ease and the comfort of use as well as the attainment of concrete benefits through the use driven from portability and immediate accessibility. Compared to traditional payment services the convenience of mobile phone services is defined as agility accessibility and availability, and flexibility of time and space. Besides, the convenience in the space and time, mobile phone service also eliminates the inconvenience of payment devices such as computers, laptops; it allows consumers to make transactions with their mobile phone. Besides, mobile payment services can help small transactions and eliminate the inconvenience to customers who make transactions with the small amount of money Mobile payment services also offer advantages in the payments and reduce transaction costs for customers. Because of the above reasons, mobile service is great suitable for the mobile lifestyle, offers a convenient payment

transaction method to human's life. Convenience has been pointed out to be a benefit of using mobile computing; it is one of determinants of the success of mobile payment services. The convenience of the new tool offers users space, time, and access speed it helps consumers use the service more easily, and it also improves the performance of payments. In addition, mobile payment services offer consumers the ability to integrate the modern technology with the traditional payment methods via mobile device. Consumers can utilize the availability of the method in all situations to reduce the pressure of time (Mallat, Rossi, & Tuunainen, 2006). In the context of small transactions, with which consumers in Vietnam conduct their payments mostly, mobile payment services help consumers reduce transaction costs it also helps them eliminate the inconvenience of coins and currency. For the reasons above, this study, therefore, proposes that convenience affects perceived ease of use and perceived usefulness of mobile payment services.

Perceived compatibility of mobile payment services

The price value is positive when the benefits of using a technology are perceived to be greater than the monetary cost and such price value has a positive impact on intention. Thus, we add price value as a predictor of behavioural intention to use a technology. We follow these ideas and define price value as consumers' cognitive trade-off between the perceived benefits to the applications and the monetary cost for using app.

Compatibility is defined as the alignment and operational effectiveness of a new service compared to traditional values of existing services (Mallat et al., 2006). In addition, compatibility is a factor that creates an innovation that is the acceptance of users to the appearance of mobile services (Mallat, 2007). Compatibility also considered that the expectation of consumers for the new service that could be new, useful, and provide many benefits (Ding et al., 2004; Mallat et al., 2004). In the context of mobile payment services, peoples' lifestyles will strongly affect their decision to adopt the technology. Because mobile payment service is the extension of Internet payment service, people who frequently use Internet payment services may have less resistance to accept the mobile version. That is reason to believe that perceived compatibility has a direct impact on the intention to use a technology (Mallat et al., 2006). For a new service as mobile payment, consumers' ability to integrate it into their shopping habits and daily lifestyle is an important element; it is one of the determinants of the success of mobile payment services (Teo & Pok, 2003). Compatibility is the combination of the innovative, potential, and available values; it is also the integration of effective operation of new technologies to enhance job performance (Lee, McGoldrick, Keeling, & Doherty, 2003). Compatibility is a factor related to innovation adopted for mobile payment services, interoperability of mobile services with user's needs and lifestyle, and ability to try out a new service; it raises the awareness of usefulness to customers when using the service (Ding et al., 2004; Mallat et al., 2004). In addition, customers' expectations about the possibility of completing the work easier make compatibility a considerable factor that affects the perceived ease of use (Tornatzky & Klein, 1982). Thus, this study proposes that compatibility affects perceived ease of use and usefulness of mobile payment services.

Mobile Payment Knowledge

Knowledge helps the consumers to trade products or services easily (Garcia-Murillo & Annabi, 2002). Compared to users who have the low level of knowledge, users with high level of understanding will use services better, more efficiently and be able to avoid the risks. Knowledge of services can help customers identify the innovation, the desire from new technologies, thereby applying the service faster and easier. Schreier and Prügl (2008) found that users with high level of knowledge in an innovation tend to be ahead of its market trend and expect high benefits from innovation, and would adopt new commercial products faster and more intensively than ordinary ones. Marcketti and Shelley (2009) also pointed out that consumers' knowledge of products has a significantly positive effect on their perceived ease to use. Customer's knowledge can help them identify what mobile payment can do for them, and why the products/services are important to them. Furthermore, customers will consider what they will gain from the tools comparing with what they are having at the time regarding the services' quality, prices, insurance of privacy, etc. Customers will use mobile payments easily and efficiently if customers have a high level of knowledge about the tool they are conducting for mobile payments. Thus, this research proposes that mobile payment knowledge

affects perceived ease of use of mobile payment services.

Perceived usefulness (PU)

This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance".

Trust

Trust is defined as a willingness to use the new service with a sense of comfort, safety, and risk acceptance. Trust is the willingness of individuals to take risks with desire that their needs will be met. It is the possibility that one party will perform their duties in an honest manner consistent with the expectations of the party trust. In this study trust can be divided into two categories Trust in the ability of mobile technology that will reduce transaction risk and trust about service providers will meet the expectations of customers. Customer's trust has been recognized as an important factor for the success of mobile banking in the context in which the transactions are made in a telephone network that is more vulnerable and uncertain than the traditional payment transaction. The transactions conducted through a mobile network are vulnerable and more uncertain than traditional settings, thus entail greater potential risk. Trust in the payment system will help reduce the need to understand, control, and monitor activities, thereby allowing customers to use services easily and efficiently without much effort in translation of online service. Customers that have a high confidence level for the mobile payment services will feel the honesty and reliability of the service providers it will make customers increase the intent to use service. Besides while making a transaction, the consumer is paying for the services they want. During that process they expect their personal information must be guaranteed not to share with any inappropriate parties (Zhou, 2011). Therefore, this study proposes that trust affects the safety to use mobile payment services.

Risk

For mobile payment systems the research materials before have stressed the importance of risk perception this is the concern of consumers when using a new service and is an obstacle for the development of mobile payment services. Risk is defined as the lack of security during paying process due to unexpected errors and transactions made without honesty between the buyer and the seller .

Risk is also regarded as the loss of information leading to financial losses due to the disturbing hacker the risk is the unexpected, unintended, and undesired loss. The evaluation of risk level is calculated by the level at which an
individual expects possible negative results or errors when a transaction is being proceeded. In the context of mobile technology risk is expected and acceptable it is what customers have to take at a certain level of danger when trying a new service (Sweeney, Soutar, & Johnson, 2090). Mobile payment is a form of online transactions. It will include those transactions occurring between individuals unknown to each other which increase the risk of financial loss and the uncertainty about the identity and the quality of products. Without appropriate measures, the faulty transaction that is possibly occurred may result in unwanted loss for customers and potential larger costs for providers. Thus, this research proposes that risk affects safe to use of mobile payment services.

Perceived ease-to-use (PEOU)

Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989).

The website app or service needs to be easy to install and use. People do not have the time or patience to learn how to use a complicated app when a competitor my offer a much more intuitive version, make sure users can get what they want from the app instantly.

For the contemporary service as mobile payment, one thing that customers will certainly question is whether or not it is easy to use; this is a significantly important factor affecting the intention to use mobile payment services of customers. The ease to use is defined as the level at which users would believe that using a new service is simple, easy, and effortless. Perceived ease to use refers to the clear and understandable interaction that users experience with the new system, and it is also about how comfortable they feel when using the system to do what they want theoretically the ease of use is perceived when a customer feels the new invention is not difficult to understand to learn, and to use. For this reason, ease of use is considered to be one of the important factors affecting the acceptance and use of the new technologies by users. In addition perceived ease of use is proposed to be an antecedent of the perceived usefulness (Ndubisi & Jantan, 2003).

Consumers easily using the service will generate the high-performed results and they can simply integrate many new applications of new services in their daily life activities. Thus, two hypotheses are proposed

Usefulness

Beside the ease of use customers will be concerned about the usefulness of the new services which is also a major factor in determining the customers adaption to the change thus usefulness is one of the determinants of the intention to use new services as mobile payment services by customers. Usefulness is defined as customer's feeling about the potentiality of a new service to provide many benefits for them and to help improve their job performance when using the service (Mathwick, Malhotra, & Rigdon, 2001).

It will measure the willingness to adapt something new compared to traditional values of the customers (Tan & Teo, 2000). Likewise, the behaviour of the users will be determined by the perception of a higher level of benefits achieved when using the service. Usefulness is considered as customers trust that their expectations will be met when applying new technologies. (Awamieh and Fernandes 2005) added perceived usefulness is that the new service will offer more advantages than traditional services to individuals intending to use it. Therefore, this research proposes that usefulness affects intention to use mobile payment services.

Safe to Use

Besides ease of use and perceived usefulness, with new services such as mobile payment services, customers will definitely be concerned about the safety issues when they have intention to use the service it becomes an indispensable element for the success of mobile payment services (Gefen et al., 2003). Perceived safe to use is the trust in any payment system that ensures user's information to be confidential and secured with high levels. It is also about the amount of control that users have and the reliable level of providers. Customers have to believe that the transaction will be completed as expected and any data will not be shared with parties not fit (Chellappa & Pavlou, 2002). Safety of customers information is very important for all businesses to serve clients; customers need to feel safe when making a purchase and wait for the completion of transactions with no worry. The significance of customer's safety in general against e-commerce and e-banking in particular and is the critical factor when the risk level of economic transactions in a virtual environment is higher than that in the traditional environment .Safe to use not only has been found to be a prerequisite for e-banking environment it also affects the intention to use mobile payment services of customers (Kassim & Abdullah, 2006), Therefore, the perceived security can increase a number of customers to make transactions in an online environment. When users trust the safety of the service, they will comfortably enjoy the benefits that services provide. Thus, safe to use significantly affects customer when using electronic banking services.

Social influence

Social influence is defined as change in an individual's thoughts, feelings, attitudes, or behaviours that results from interaction with another individual or a group. Social influence is distinct from conformity, power, and authority. Conformity occurs when an individual expresses a particular opinion or behaviour in order to fit in to a given situation or to meet the expectations of a given other, though he does not necessarily hold that opinion or believe that the behaviour is appropriate. Power is the ability to force or coerce reticular way by controlling their outcomes.

Social influence is the process by which individuals make real changes to their Feelings and behaviours as a result of interaction with others, who are perceived to be similar, Desirable or expert. People adjust their beliefs with respect to others to whom they feel similar in accordance with psychological principles such as balance. Individuals are also influenced by the majority when a large portion of an individual's referent social group holds a particular attitude, it is likely that the individual will adopt it as well.

Perspective of Personal traits

Personality traits are distinguishing qualities or characteristics that are the embodiment of an individual's. They are your habitual patterns of behaviour, temperament and emotion. Skills, on the other hand, are the learned capacity to carry out specific tasks. They are competences or the talents to do things. Personal traits are characteristics that are inbounded in an individual. They are: Attitude, Enthusiastic, Ethical, Goal focused, Listener, Networked, Persistent, Self aware, Self- confident, and Self- disciplined.

HYPOTHESES H0 There is no significant relationship between "intention to use mobile payment services", variable with respect to independent variables (from the 1-5 mentioned above).

H1 There is significant relationship between "Intention to use mobile payment services", variable with respect to independent variables (from the 1-5 mentioned above).

H0 There is no significant relationship between "intention to use mobile payment services", variable with respect to independent variables (from the 1-5 mentioned above).

H1 There is significant relationship between "Intention to use mobile payment services", variable with respect to independent variables (from the 1-5 mentioned above).

Coefficients
Table Model Summary

	Standardized Coefficients		df	F	Sig.
	Beta	Bootstrap (1000) Estimate of Std. Error			
Using mobile payment services is beneficial	.365	.168	4	4.739	.002
Mobile payment services are a useful mode of payment	.462	.179	4	6.696	.000

mentioned above).

DATA ANALYSIS AND DISCUSSION

Factor analyses

Table Model Summary

Multiple R	R Square	Adjusted R Square	Apparent Prediction Error
.926	.857	.703	.143

From the above table it clearly shows that significance (0.000) is less than assumed value (0.05). This means that the factor analysis is valid. Inferring the KMO coefficient (0.857) the value is less than 0.5. So, this implies that the factor analysis for data reduction is not effective for the intension to use mobile payments apps services.

ANOVA
Table Model Summary

	Sum of Squares	df	Mean Square	F	Sig.
Regression	175.719	106	1.658	5.548	.000
Residual	29.281	98	.299		
Total	205.000	204			

In the above table some variables AT, PU, PEU, PS, PC, and PT, PS. are significant relationship because those values are less than 0.005. The remaining "IU" is no significant relationship because that values are greater than 0.005.

Factor analysis

KMO and Bartlett's Test
Table Model Summary

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.476
Bartlett's Test of Sphericity	Approx. Chi-Square	430.505
	Df	406
	Sig.	.193

From the above table it tells that significance (0.000) is less than assumed value (0.05). This means that the factor analysis is valid. Inferring the KMO coefficient (0.476) the value is less than 0.5. So, this implies that the factor analysis for data reduction is not effective for the intension to use mobile payments.

From the above table it clearly shows that if the significant value is less than 0.005 we accept alternative hypothesis and reject null hypothesis.

H0 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "Using mobile payment services is beneficial"

H1 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "Mobile payment services are a useful mode of payment".

Coefficients Table Model Summary				
Standardized Coefficients		df	F	Sig.
Beta	Bootstrap (1000) Estimate of Std. Error			

It is easy to interact with mobile payment services	.435	.183	4	5.683	.000
The risk of an unauthorized third party overseeing the payment process is low	.387	.181	4	4.566	.002
The risk of abuse of usage information (e.g., names of business partners, payment amount) is low when using mobile payment services	.247	.124	4	3.978	.005

From the above table it clearly shows that if the significant value is less than 0.005 we accept alternative hypothesis and reject null hypothesis.

H3 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "It is easy to interact with mobile payment services".

H4 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "The risk of an unauthorized third party overseeing the payment process is low".

H5 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "The risk of abuse of usage information (e.g., names of business partners, payment amount) is low when using mobile payment services".

Coefficients Table Model Summary					
	Standardized Coefficients		df	F	Sig.
	Beta	Bootstrap (1000) Estimate of Std. Error			
If you like the app services (what the app is providing) do you continue with that?	.269	.119	3	5.141	.002
People whose opinion that I value to make use of mobile payments app	.435	.196	3	4.892	.003

From the above table it clearly shows that if the significant value is less than 0.005 we accept alternative hypothesis and reject null hypothesis.

H6 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "if you like the app services do you continue with those services".

H7 There is no significant relationship between "Intension to use mobile payments services" variables with respect to independent variable "People whose opinion that I value to make use of mobile payments app".

SUGGESTIONS

- Proper awareness about mobile payments.
- Simplifying KYC requirements.
- Making mobile payments transactions simpler.
- Mobile payments need to become primary bank for customers.
- Low cost services.

CONCLUSION

By using TAM model in this study, proposed that six variables including the perceived usefulness, Perceived ease of use, perceived security, perceived compatibility, personal traits, social influence, and trust of safe to use intention to use mobile payments. Although mobile payment service is easy to use and has high usefulness, but if it is not safe, the customers will not accept it as an alternative service to the traditional payment methods.

The primary goal of this research tries to decide the factors that influence the application of M-payment service. To achieve this goal, a research model is built and comprised of six external factors (convenience of mobility, compatibility, mobile payment knowledge, and trust of safe to use, personal traits, social influence) two belief variables (ease of use and usefulness), and one dependent variable (intention to use M-payment service). The results show that among the six external variables of

the system, compatibility has the most significant impact on ease of use and usefulness. The consumers with high compatibility felt that is useful and easy to use mobile payment services. Compatibility of services helps users complete their work easier, helps them achieve high productivity in work, thereby making them feel the usefulness and ease of use of services.

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