

Cross-cultural Adoption Criteria of Mobile Payment Services

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Abstract

Technology companies only maintain a leading role, if their innovations are adopted by the majority of consumers. Due to an increasing mobility of today's society and progress in technological infrastructure, the mobile phone technology has been quickly adopted worldwide. The technology advances in the contactless communications and the development of sophisticated mobile applications have enabled mobile phones to become means of payment. Mobile Payment Services (MPS) have been launched in several countries and continents with divergent success.

The purpose of this paper is to present results and conclusions of qualitative consumer adoption research on Mobile Payment Services as part of a larger cross-cultural research project. The newness of this research lays in exploring what are the preconditions and the main driver of the "intention to use" an innovative payment tool as MPS and in evaluating if these are valid across cultures of different value systems as Chinese, Romanians and Germans. The value system in this qualitative research is represented by three central dimensions of consumer culture: innovativeness, materialism and individualism/collectivism. It is surprising that given the apparent globalization of consumerism, MPS has received limited cross-cultural research attention so far (Yang et al., 2012). Identifying cultural differences along these dimensions could generate interesting new insights for the marketing strategy of entrepreneurs who intend to operate globally in the field of Mobile Payment Services. In this paper, the author presents the theoretical and empirical background, a new research model, the underlying hypotheses and the results of the qualitative research.

Keywords: Mobile Payment Services (MPS), mobile phone technology, technology adoption, technology companies, consumer culture, convenience, innovativeness, materialism, collectivism.