

Factors affecting the intentions of customers in Malaysia to use mobile phone credit cards

Abstract

Purpose – Mobile phones have provided an opportunity for banking institutions to introduce new services to the public. The latest service, which is now available in Malaysian banking institutions, is the mobile phone credit card. The purpose of this paper is to provide a preliminary investigation of the factors that determine whether Malaysia's bank customers will use the new mobile phone credit card technology.

Design/methodology/approach – This paper extends the applicability of the technology acceptance model (TAM) to mobile phone credit cards and includes “perceived credibility (PC)”, the “amount of information about mobile phone credit cards (AIMCs)” and “perceived expressiveness (PE)”, in addition to “perceived usefulness (PU)” and “perceived ease of use (PEOU)”. Findings – The results indicate that PU, PEOU, PC and the amount of information contained on mobile phone credit cards are important determinants to predicting the intentions of Malaysian customers to use mobile phone credit cards. However, PE is not an important determinant in predicting the intentions of Malaysian customers to use mobile phone credit cards. Research limitations/implications – The study conducted in Eastern Malaysia contains a small size of sample and a limited number of measures in the model developed for the study. Nevertheless, it provides new information about an emerging market and technology.

Practical implications – The results will be primarily of benefit to the commercial banks in Malaysia since this study offers banking institutions an insight on the intentions of their customers to use mobile phone credit cards. Originality/value – The study extends the understanding of TAM to newly emerging contexts such as the mobile phone credit card.