# An analysis of mobile credit card usage intentions

## Abstract

Purpose - Many banks consider mobile-based technologies have improved the banking services through introduction of new banking facilities. One of the latest facilities developed in this area is the "mobile credit card." The purpose of this study is to examine the factors that determine intention to use mobile credit card among Malaysia bank customers, as their new way in conducting payment transactions. Design/methodology/approach - The technology acceptance model (TAM) was used as the base model in order to develop the modified version of TAM to better reflect mobile credit card. In the modified model, perceived credibility and the amount of information on mobile credit card were added, in addition to perceived usefulness and perceived ease of use. Findings - Results suggest that perceived usefulness, perceived ease of use, perceived credibility and the amount of information on mobile credit cards are important determinants to predict Malaysia bank customers' intentions to use mobile credit card. Needless to say, the paper is exploratory in nature. Research limitations/implications - This study suffers from two limitations. The discussion of these limitations is provided in the last part of this paper. Practical implications - Useful to Islamic banking institutions planning further mobile credit card services for their customers. Originality/value - Extends the understanding of TAM to newly emerging context of mobile credit.